The Influence of Financial Attitude on Financial Management Behavior Mediated By Financial Literacy Of High School Students In Malang City

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Abstract. *The purpose of this study is to determine and analyze the direct influence of financial attitudes on financial management behaviour, financial literacy and the direct influence of financial literacy on financial management behaviour. Knowing and analyzing financial literacy can mediate financial attitudes toward financial management behaviour. The population in this study were 305 students of Junior High School 14 Malang City, grade 9, with a sample size of 75 people. The analysis tool used was path analysis with a mediation test comparing the total effect to the direct effect. The results of the study explain that there is a significant influence of financial attitudes on financial management behaviour and financial literacy. Financial literacy has a direct and significant effect on financial management behaviour. Financial literacy can mediate the influence of financial attitudes on financial management behaviour. This study can contribute theoretically to the Planned Behavior Theory with the contribution of research results on the financial management behaviour of students at Junior High School 14 Malang City. Providing input to the management of Junior High School 14 Malang City on the importance of implementing good financial behaviour for students, by creating activity programs, and policies that are like applications for students of Junior High School 14 Malang City to wisely manage finances.*

Keywords: Financial Attitude, Financial Literacy, Financial Management Behavior

INTRODUCTION

Financial literacy education in schools and families has not been carried out optimally and evenly. Parents still feel taboo to discuss financial problems with their children (Sina, 2014). Instilling financial literacy can be done through education. The Indonesian government through the Ministry of Education and Culture has programmed financial literacy to be one of the targets of the National Literacy Movement (Napitupulu et al., 2023). Financial education about finance needs to be taught by teachers or parents to students starting from the earliest level of education. Financial understanding is a very important provision for them to have when entering a productive age in the future. The main reason behind this is prioritizing the younger generation in providing important skills before they are actively involved in financial transactions and implementing money management methods through financial education in schools (Mahmud, 2015).

The development of education can be seen from non-academic, academic, or facilities or infrastructure to be used as learning support (Kafabih, 2020). School facilities are a very important capital for the implementation of quality or high-quality education. Financial education in elementary schools can provide assistance to the rest to have positive traits in order to manage finances and save better (Setiawan, 2021). Financial literacy education can also improve students' understanding of a concept, add information, develop skills to make policies or decisions in improving financial well-being (Krisdayanthi, 2023).

Meanwhile, data on the level of financial literacy for high school and junior high school education levels reached 52.88% and 46.61%, and the level of financial inclusion reached 90.46% and 80.61%. This quite large difference in the level of inclusion and literacy indicates a high potential risk, which means that people have access to finance but do not yet understand its functions and risks and financial management behavior (Sari et al., 2022). Junior High School 14 Malang City is one of the junior high schools in Malang City, where with the characteristics of students with diverse backgrounds, it is important to instill financial management behavior from an early age. Early financial management so that they are wiser in using the money they have. In addition, for junior high school students aged between 12 and 15 years by having a good attitude and financial knowledge, they will be wise in managing money and not wasteful and financial literacy is the foundation or basis for character education because it forms students' mindsets and hones the ability to make decisions about finances carefully.

Financial management is generally an activity of managing funds in everyday life carried out by an individual or group who have the aim of achieving financial welfare. In achieving this welfare, good financial management is needed so that money can be used according to needs and not wasted. In order to be able to implement a good financial management process, financial responsibility is needed to carry out the process of managing money and other assets in a way that is considered positive (Ida and Cinthia YD, 2010).

In general, attitudes towards money are interpreted as an individual's behavior towards the money they have. Money, which is a primary need, can influence a person's behavior and can make an individual think irrationally. In terms of power, money is an important thing in life, money can cause suspicion and distrust due to the attitude towards money in each individual which is different. Attitudes towards money have four dimensions, including believing that money is a symbol towards others, and money is a symbol of success (Yamauchi and Templer, 1994). Financial management activities for a student in general are managing pocket money given by their parents. Pocket money is one of the main indicators of a student's financial management because without pocket money, financial management will not be carried out. The amount of a student's pocket money cannot be a determining factor in the good or bad management of finances. Pocket money given by parents is income earned by students which can influence their consumption patterns.

From this pocket money, students then use it to meet their needs and then allocate it to their consumption expenditure, both routine and non-routine consumption. In general, routine consumption means all expenses for the purchase of goods and services that are continuously incurred. While non-routine consumption is any additional unexpected expenses. The results of research that reveal the influence of financial attitudes on financial management behavior were carried out by Lajuni et al. (2018), Siswanti & Halida (2020), Irine Herdjiono & Lady Angela Damanik (2016). Meanwhile, Irawati, R & Kasemetan, S, LE (2023) and Hisnol Jamali, H., Haeruddin, H & Ahmad, I. (2023) revealed that financial attitudes have no effect on financial management behavior.

Based on the conflicting results of research into the influence of financial attitudes on financial management behavior, this has given rise to...the existence of a research gap so that there is a gap to further study the influence of financial attitudes on financial behavior by conducting an analysis of variables that are able to mediate the influence of financial attitudes on financial behavior, namely financial literacy

The financial management process is an important activity to do in family life. Student financial managers should be able to manage the funds they have by setting aside some for savings. However, many students are still unable to set aside their funds for savings. One of the factors that causes this phenomenon is financial knowledge or also called financial literacy. This statement is supported by empirical evidence from research by Lutfi and Iramani (2008) that knowledge about financial management that is still lacking is the main reason why students fail to manage their personal finances. Financial literacy in general is an individual's knowledge of financial science and existing financial assets. Each individual must have a different level of financial literacy, which affects the quality of financial management in the family. Huston (2007) stated that a high level of financial literacy will result in good financial management. MelizaSilvi and Norma Yulianti (2013) obtained evidence that the level of knowledge is important because it allows individuals to understand financial management and have savings behavior. Vincentius and Nanik Linawati (2014) concluded that individuals with higher financial knowledge tend to be wiser in their financial behavior when compared to respondents who have lower financial knowledge.

Financial attitude refers to how a person behaves about their finances as measured by their response to a statement or opinion (Paluri & Mehra, 2016; Saurabh & Nandan, 2018). Alexandra et al. (2017) revealed that financial attitude consists of three components, namely cognitive, affective and behavioral, in addition, financial attitude is a state of mind, opinion and judgment about finance. Rajna et al. (2011) revealed that financial attitude is the application of financial principles to create and maintain value through proper decision making and resource management. The results of research that revealed the influence of financial attitudes on financial literacy were conducted by Albeerdi & Gharleghi (2015), Rahmayanti, W., Nuryani, HS, & Abdul, S. (2019), Hambani, S., Anisa Pujiyanti, A., Afif, M. N., R & Susandra, F. (2022).

Financial literacy, financial attitudes, and money management behavior are interrelated, and financial literacy programs that rely solely on a knowledge-based approach cannot change a person's behavior without the right attitude and motivation (World Bank, 2016). Literacy, attitudes, and behavior in financial management can encourage people to set financial goals, develop financial plans, make financial decisions, and manage their finances better to achieve prosperity. Financial literacy refers to the ability or level of understanding/knowledge of how money works by individuals or communities. Financial literacy can be viewed as the ability to recognize financial needs, discuss financial problems, plan for the future, and respond intelligently to life events that affect daily financial decisions. Financial management skills are a must to minimize financial difficulties that arise, such as: Financial planning errors that result in uncontrolled spending (Gunawan et al, 2019). Students who have financial management knowledge and skills tend to make informed financial decision-making behaviors (Laily, 2014). There is a close relationship between financial literacy and financial management behavior, the higher the individual's financial literacy, the better their financial management behavior will be.

This is supported by the findings of Laily's (2013) research on students at Malang State University which showed that financial literacy influenced students' financial management behavior. This is in line with the findings of Lusardi and Tufano (2008) who noted a correlation between low levels of financial literacy and debt problems. The results of previous studies that revealed the influence of financial literacy on financial management were conducted by Herawati., TN & Kusuma Dewi (2020), Bari et al. (2020), Khan et al. (2020), Singh et al. (2019), and Henager & Cude (2016).

Based on the description above, the research question of this study is how do the financial attitudes of students at State Junior High Schools in Malang City influence financial behavior through financial literacy mediation?

THEORITICAL BASIC

1. Theory Planned Behavior

Beliefs (behavioral beliefs) resulting from the conduct are what shape opinions regarding a behavior. Individual beliefs include result evaluation and belief strength. The study of financial behavior focuses on how people behave when making financial decisions. Beliefs (behavioral beliefs) related to a behavior are influenced by the behavior itself. Belief strength and result evaluation are examples of individual beliefs (Asmin, 2021). It is thought that opinions about behavior directly affect the motivation to act, which is then linked to subjective standards and perceptual behavioral control (Ajzen, 2020). In actuality, the use of the Theory of Planned Behavior (TPB) can affect people's financial decisions, according to Hardilawati, WL (2020). Additionally, according to (Azjen, 2005), an individual's intention to engage in particular actions can be predicted by these three influencing factors: attitudes, subjective norms, and perceived behavioral control.

2. Financial Attitude

The use of financial principles to generate and maintain value through prudent resource management and decision-making is known as financial attitude (Rajna et al. 2011). Providing sufficient information improves financial attitudes (Abiodun, 2016). According to Setyawan and Wulandari (2020), financial attitudes are interpretations of thought patterns, opinions, and judgments around money. These include personal finance orientation, money philosophy, money security, and personal money assessments. According to Renaldo et al. (2020), financial attitude indicators include comparing when applying for credit (installments), investing regularly, taking responsibility for one's financial well-being, and having confidence in one's ability to manage finances. Susan (2018) describes the substance of financial attitudes such as trust in cash flow recording, spending priorities, saving patterns, responsibility for one's own financial well-being, budgeting, and investing. The content of financial attitudes is explained by Ismail et al. (2017) in terms of creating monthly budgets, paying debts in installments, controlling monthly costs, future financial goals, financial stability (savings and investments), and future financial management.

3. Financial Literacy

Understanding financial ideas and being able to handle money effectively while making both short-term and long-term decisions based on the state of the economy are components of financial literacy (Hung, 2009; Remund, 2010; Huston 2010). Understanding, behavior, and competence are factors that impact financial literacy, which is defined as the capacity to comprehend at a high level (Schimitz and Bova, 2013). Understanding fundamental financial concepts, saving and investing, and managing credit are all examples of Herawati's (2020) markers of financial literacy. and debt, as well as the capacity to safeguard company assets. Basic understanding of personal finance, savings and loans, insurance, and investing are among the financial literacy factors listed by Mendari & Kewal (2013). According to Lusardi (2010), financial literacy includes risk management, savings and investment, debt management, money management, and personal financial mastery.

4. Financial Behavior

According to Shefrin (2000), behavioral finance is the study of how psychological factors influence financial behavior. Behavioral finance in particularseeking to understand money and investment from a human standpoint in order to answer the questions of what, why, and how. Potrichet al. (2015) assesses the financial behavior of reserve fund owners by regularly setting aside money each month for unforeseen expenses and performing financial analyses prior to making significant purchases. According to Susan Marcelia (2018), financial behavior is demonstrated by an individual's ability to set financial goals, make plans to reach them, set specific financial goals, estimate the amount of money required to reach them, and talk about them with a partner.

RESEARCH METHOD

This study uses a quantitative explanatory research approach, namely research aimed at testing a theory or hypothesis to strengthen or even reject a theory or hypothesis of previous research results. Umar Sekaran (2016) explanatory research is research that aims to analyze the relationships between one variable and another or how one variable affects another variable.

Population can be defined as the entire group of people (humans), events (Sekaran & Bougie, 2016). The population in this study were all 9th-grade students of SMP N 14 Malang City. The reason for taking the 9th-grade population is because they have a more mature age in terms of financial knowledge compared to 8th and 7th grade. The number of 9th-grade students is 305 students. A sample is a part of a population or a part of the number and characteristics of a population. The sample size should not be less than 5% of the existing population so that the sample size taken can be representative. After determining the number of samples of 75 students, the next step was to take samples using the simple random sampling technique.

Data analysis was used in the study using path analysis. Path analysis is a form of application of multiple linear regression that uses path diagrams as a guide to complex hypothesis testing. This path analysis can be done to estimate the magnitude of both direct and indirect influences. Calculation of path coefficients using SPSS software, through partial regression analysis where the path coefficient is a standardized coefficient (Standardized Coefficient Beta) for its direct influence. The indirect influence is the multiplication of the path coefficient of the path passed by each equation and the total influence is the sum of the direct influence with all indirect influences.

The form of the path equation model in this study is as follows:

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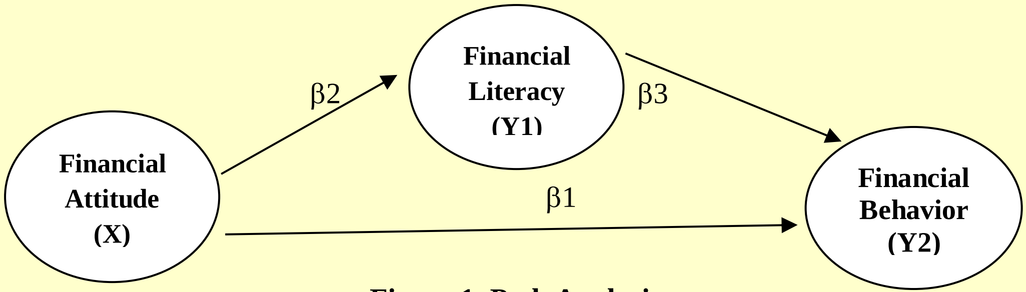

Figure 1. Path Analysis

How to make a structural equation of X

Direct influence equation

1. X against Y1 $= \alpha+\beta1X+\varepsilon$ (Structural Equation 1)
2. X against Y2 $=\alpha+\beta2X+\varepsilon$ (Presssafe receipt 2)
3. Y against Y1 $=\alpha+\beta3Y+\varepsilon$ (Presssafe receipt 3)

RESULTS AND DISCUSSIONS

RESULT

Evaluation of the assumptions that must be met in the data collection and processing procedures analyzed using path analysis modelling is known as follows:

Relationship Between Linear Variables

Linearity test using curve fit and applying parsimony, that is, when all models are significant or non-significant, it can be said that the model is linear. The results of the linearity test can be seen in Table 1.

Table 1. Results of Linearity Test of Relationships Between Variables

Variables	p-value	Information
Financial attitudes → Financial management behaviour	0.030	Linear
Financial Attitude → Financial Literacy	0.009	Linear
Financial Literacy → Financial Management Behavior	0.023	Linear

Source: Primary Data Processed 2024

Based on Table 1, it can be said that the model is linear, this is proven by the small p-value, which is below 5% or 0.05.

Recursive Model

The empirical model presented in Chapter 3 shows a one-way causal flow. Thus, it can be said that the model is recursive and thus meets the assumptions of path analysis.

Minimal Endogenous Variables on Interval Scale

Measurement of research variables using the Likert scale, according to Sekaran in Solimun (2017) the Likert scale can produce interval data. Based on this opinion, the measurement scale in this study has met path analysis assumptions.

***Observed Variable*Measured Without Error (Valid and Reliable)**

The results of the research instrument measurements show valid and reliable values. Thus it can be said that the observed variable has been measured without any errors, which can be interpreted that the measurement has met the assumptions of path analysis.

Model Specified Correctly

According to Theory

The basic theoretical model and empirical model in this study were developed based on literature review and scientific journals so that the level of truth of the concept presented can be trusted. Based on this fact, the assumption of path analysis which requires that the model is specified in accordance with the theory has been met.

Total Determination Coefficient

The total determination coefficient shows how much the dependent variable can be explained by the independent variables in the research model. To determine the total determination coefficient of the path analysis results, the following formula is used:

$$R_m^2 = 1 - P_{e1}^2 . P_{e2}^2 ... P_{ep}^2$$

Where: $P_{e1} = \sqrt{1 - r^2}$

$R_m^2 =$ coefficient of determination

The R square value of each influence between variables can be seen in table 4.9 as follows.

Table 2. R square value

Variables	R square
Financial attitudes → Financial management behaviour	0.063
Financial Attitude → Financial Literacy	0.089
Financial Literacy → Financial Management Behavior	0.069

Source: Primary Data Processed 2024

Based on the R square value, the total determination coefficient value can be calculated as follows:

$$=1 - \left(\sqrt{1 - 0.063}\right)^2 \left(\sqrt{1 - 0.089}\right)^2 \left(\sqrt{1 - 0.069}\right)^2$$

= 1 - (0.941) (0.910) (0.931)

= 1 - 0.797

= 0.203

This value shows that 20.3% of the information contained in the data can be explained by the model, while 79.7% is explained by other variables (not yet included in the model) and errors.

Hypothesis Testing Results

The results of hypothesis testing in this study are presented in Table 3 below:

Table 3. Hypothesis Testing Results

Influence Between Variables	Direct Influence	Indirect Influence ThroughY1	Total Influence	t-statistic	P-Value	Caption
X1 against Y2	0.251	(0.298) x (0.262) = 0.078	0.329	2.214	0.030	Sig
X1 against Y1	0.298	-	-	2,672	0.009	Sig
Y1 against Y2	0.262	-	-	2,320	0.023	Sig

Source: Primary Data Processed 2024

Hypothesis 1: Financial Attitude directly influences Financial Management Behavior

The results of the hypothesis test on the influence of financial attitudes on financial behaviour produced a t-statistic value of 2.214 with a p-value of 0.030. Because the p-value is smaller than the statistical significance at α = 5%, the hypothesis stating that financial attitudes have a significant effect on financial management behaviour can be accepted, these results indicate that the better the financial attitudes of students, the better the financial management behaviour. The path coefficient of the influence of financial attitudes on financial management behaviour is 0.251 with a positive direction, this indicates that every increase in students' financial attitudes will increase financial management behaviour by 25.1%.

Hypothesis 2: Financial Attitude directly influences Financial Literacy

The results of the hypothesis test on the influence of financial attitudes on financial literacy produced a t-statistic value of 2.672 with a p-value of 0.009. Because the p-value is smaller than the statistical significance at α = 5%, the hypothesis stating that financial attitudes have a significant effect on financial literacy can be accepted, these results indicate that the better the financial attitudes of students, the better their financial literacy. The path coefficient of the influence of financial attitudes on financial literacy is 0.298 with a positive direction, this indicates that every increase in students' financial attitudes will increase financial literacy by 29.8%

Hypothesis 3: Financial literacy directly influences financial management behavior.

The results of the hypothesis test on the effect of financial literacy on financial management behavior produced a t-statistic value of 2,320 with a p-value of 0.023. Because the p-value is smaller than the statistical significance at α = 5%, so the hypothesis stating that financial literacy has a significant effect on financial management behavior can be accepted, these results indicate that the better the financial literacy of students, the better the financial management behaviour. The path coefficient of the influence of financial literacy on financial management behaviour is 0.262 with a positive direction, this indicates that every increase in student financial literacy will increase financial behaviour management by 26.2%.

DISCUSSIONS

The Influence of Financial Attitudes on Financial Behavior

Financial attitudes show that money can have many meanings depending on a person's level of understanding and personality, including money as an important part of life, honour, quality of life, freedom and even a source of crime. Many factors influence financial attitudes, including childhood experiences, education, socioeconomic status, socioeconomic environment, and family (Taneja, 2012). Everyone has a different attitude in dealing with financial problems. Someone who understands their financial situation and can deal with the money they have shown that the person already has a good financial attitude and will not fall into excess if they follow the best financial management. The factor that influences personal management behaviour is financial attitude. Financial attitude refers to the state of mind, perception and evaluation of finance. Financial attitude is the tendency to have a positive or negative attitude towards money.

The results of the study show that students of SMPN 14 Malang City, how their financial attitudes by having a mindset of managing good money by saving consistently, saving because they want something so they have to plan good finances. Responsibility for finances owned by students of SMP N 14 Malang City, with them being able to manage finances well and make financial plans for their future.

The results of this study support the research conducted by Lajuni et al. (2018); Siswanti & Halida (2020) Irine Herdjiono & Lady Angela Damanik (2016) and Laily (2013) which stated that financial attitudes have a significant effect on financial behaviour. Research conducted by Zulfikri (2017) shows that financial management behaviour is influenced by financial attitudes. This is also supported by the findings of Pradiningtyas & Lukiastuti, (2019) that the financial attitude variable influences the managerial behaviour of economics students at a level B private college in Semarang City. This shows that the better a person's financial attitude towards money, the better their behaviour in managing their finances. Financial attitudes can have long-term effects on a person's daily situation. However, the results of this study contradict the results of research conducted by Irawati, R & Kasemetan, S, LE (2023) andHisnol Jamali, H., Haeruddin, H & Ahmad, I. (2023).

The Influence of Financial Attitudes on Financial Literacy

Financial attitudes refer to the views, feelings, and beliefs of individuals towards money and related topics. It also includes the psychological and emotional aspects of a person's relationship with their finances. Financial attitudes reflect an individual's views on the importance of managing money, perceptions of financial risk, and spending preferences, among others (Irawati & Kasemetan, 2023).

Positive financial attitudes are often associated with a wise attitude towards financial management. Individuals with good financial attitudes tend to be more careful in making financial decisions, more oriented towards long-term financial goals, and more prepared to face the risks that will occur. Conversely, negative or unbalanced financial attitudes can lead to impulsive financial decisions, excessive consumer behaviour, and financial problems (Pradinaningsih & Wafiroh, 2022). Positive and negative financial attitudes affect financial literacy. A positive financial attitude will have an impact on increasing a person's financial knowledge.

The results of this study explain that the financial attitudes of students are positive as indicated by the average respondent answering agree in the descriptive analysis, supported by hypothesis testing. Financial attitudes with a good money management mindset, consistent in saving, saving because there is something they want and they can plan their finances for their future. Good financial attitudes have an impact on increasing financial knowledge, so that students of SMPN 14 Malang City have an understanding of income from parents and spend wisely, can manage finances well, make financial decisions and make plans if there are future desires.

Financial literacy possessed by students of SMPN 14 Malang City is the knowledge or insight they have about finances, both in managing, allocating and obtaining these finances so that with financial literacy a person can be wiser in managing or allocating their finances. The results of this study support previous research conducted byAlbeerdi & Gharleghi (2015), Rahmayanti, W., Nuryani, HS, & Abdul, S. (2019), Hambani, S., Anisa Pujiyanti, A., Afif, M. N., R & Susandra, F. (2022).

The Influence of Financial Literacy on Financial Behavior

Financial literacy refers to the ability or level of understanding/knowledge of how money works by an individual or society. Financial literacy can be viewed as the ability to recognize financial needs, discuss financial issues, plan for the future, and respond intelligently to life events that affect daily financial decisions. Financial management skills are a must to minimize financial difficulties that arise, such as Financial planning errors that result in uncontrolled spending. Gunawan et al (2019) stated that students who have financial management knowledge and skills tend to make informed financial decision-making behaviours (Laily, 2014).

There is a close relationship between financial literacy and financial management behavior, the higher the individual's financial literacy, the better their financial management behavior will be. The results of a study conducted at SMP N 14 showed that there was an influence of financial literacy on students' financial behaviour due to their understanding of the knowledge of managing their finances by being given a pocket money budget given by their parents and they were able to manage it. In addition, the ability to make personal financial decisions for their snack needs, buy the items they want by saving from the remaining pocket money for future financial planning in order to get something they want. This indicates that financial literacy can direct students to be able to save money and shopping patterns (snacks), make a budget for what to buy and what not to buy and allocate funds more wisely.

Based on this, financial literacy does not exist to make it difficult or limit individuals to enjoy income, but to enable people to use their financial resources to achieve their financial goals (Rasyid, 2012). A person's financial behavior policy is closely related to a person's ability to apply financial concepts (i.e., financial literacy). Financial literacy is a quality that every human being must have in order to avoid financial problems such as the problem of sacrificing one's interests to serve the interests of others. Good financial management behavior must be supported by good financial literacy. Without financial literacy, it is difficult to achieve financial prosperity regardless of personal income, it will be difficult to achieve financial well-being due to inappropriate management behavior. The results of this study support previous research conducted by Herawati., TN & Kusuma Dewi (2020); Bari et al. (2020); Khan et al. (2020); Singh et al. (2019) and Henager & Cude (2016).

The Influence of Financial Attitudes on Financial Behavior Mediated by Financial Literacy

Financial management is influenced by financial literacy, financial attitude, and financial behavior. Nisa, et al (2020) stated that financial behavior management is influenced by financial knowledge, financial attitude. Fathurrahman, et al (2020) explained that financial management is influenced by financial literacy, love of money attitude, and knowledge of financial reports. Djou (2019) explained that financial management is influenced by financial literacy, financial attitude, and personality. Saputra, et al (2018) stated that financial management is influenced by human resource competence, and love of money attitude. Sari, et al (2020) stated that financial management is influenced by financial literacy, financial attitude. Then Rumbianingrum and Wijayanka (2018) stated that financial management behavior is influenced by financial literacy. So it can be concluded that the variables that influence financial management behavior are financial literacy, financial attitudes, personality, love of money attitudes, knowledge of financial reports, human resource competencies, and income.

Financial literacy is able to mediate the influence of financial attitudes on financial management behavior. Financial attitudes with the ability to think patterns in managing money well, being responsible for their finances and planning, are able to mediate the influence of financial attitudes on financial management behavior. After there is good financial literacy, it will have an impact on students in responding to their finances. Financial attitudes are a person's way of responding to their finances, whether in spending, saving, or hoarding their finances. Good financial management can be observed from a person's behavior towards their finances, where if someone is able to sort out the desire to spend their money and set aside their money to be saved, then good financial management will be created, because from this financial attitude it will create a person's habit of paying attention to and managing their finances. Research conducted by Djou (2019) states that financial management is influenced by financial attitudes. So it can be concluded that financial attitudes affect financial management, where if someone has a broad financial attitude, it will improve their financial management.

CONCLUSION

Financial attitudes of students of State Junior High School 14 Malang City affect financial management behavior. This means that good financial attitudes with students having a good money management mindset and financial responsibility, then students also have good financial management behavior. Financial literacy of students of State Junior High School 14 Malang City affects financial management behavior, with good financial literacy skills will affect financial management behavior.

Financial literacy can mediate the influence of financial attitudes on financial management behavior of students at State Junior High School 14 Malang City. Financial literacy skills with students having knowledge of financial concepts, managing personal finances, making financial decisions and future planning are the results of good financial attitudes that influence financial management behavior.

The implications of theoretical research, contribute to the Planned Behavioral Theory on financial attitudes, financial behavior and financial literacy which are research variables. This study contributes to behavioral theory, by providing meaning that the financial management behavior of students of State Junior High School 14 Malang City, financial behavior is a concern with human actions inmake financial decisions".Views on a behavior are influenced by beliefs (behavioral beliefs) as a result of the behavior that is carried out. Practical implications where the results of the study can be used as considerations for the management of Malang City schools, the importance of implementing good financial behavior for students, by creating activity programs, policies that are applications for students to wisely manage finances. The school management creates programs and policies regarding good financial behaviour patterns, then students will apply good financial behaviour patterns wisely to behave financially.

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