

ABSTRACT

Lack of knowledge about the principles of money management and financial matters makes some families not following the recommended financial practices. Even most families do not do financial records. This indicates that financial planning is not comprehensive, but based on immediate or incidental needs. How a person manages his personal finances has been shown to contribute greatly to satisfaction or dissatisfaction with one's financial condition. Men are more freely in using the money they have because men tend to be more dominant in the household.

This study was conducted to determine the category and effect of financial capability partially and simultaneously on husband's financial satisfaction. Financial capability is measured by three variables, namely perceived financial capability, financial literacy, and financial behavior. The number of samples used in this study is 100 husbands in dual earner families in the city of Bandung. The sampling technique used stratified random sampling based on the type of work (formal or informal) conducted in Sub-District of Coblong (Urban Village of Dago), Sub-District of Bandung Kulon (Urban Village of Cijerah), Sub-District of Babakan Ciparay (Urban Village of Babakan Ciparay), Sub-District of Kiaracandong (Urban Village of Babakan Sari), and Sub-District of Batununggal (Urban Village of Gumuruh). The location of the study was determined purposively with consideration of the area is the region with the number of households and the number of heads of most families in the city of Bandung. This study uses primary data sources with questionnaires as instruments and analyzed with descriptive statistics and multiple linear regression.

Based on the results of the study, it was found that the descriptive statistic of perceived financial capability, financial literacy, financial behavior, and financial satisfaction of husband included in good category, partially there is significant effect with positive direction between each independent variable that is perceived financial capability, financial literacy, and financial behavior toward dependent variable that is husband's financial satisfaction, and simultaneously perceived financial capability, financial literacy, and financial behavior together have a significant effect on husband's financial satisfaction.

Keywords: *Financial Capability, Perceived Financial Capability, Financial Literacy, Financial Behavior, Financial Satisfaction*