

ABSTRACT

Productive age is considered capable of working and earning income. The productive age has the burden to bear the unproductive and non-productive population. Mismanagement of finances often occurs at productive age, such as not budgeting, running out of income for a lifestyle, having no emergency funds, and others. This causes the productive age population to experience financial problems that affect their financial satisfaction. A person's satisfaction can be influenced by several factors such as financial stressors, financial behavior, risk tolerance, financial solvency, and financial knowledge.

This study aims to find the influence of financial stressors, financial behavior, risk tolerance, financial solvency, and financial knowledge on financial satisfaction in the productive age population of DKI Jakarta Province. This study used a questionnaire distributed to 100 respondents. The sampling technique in this study is a non-probability sampling technique with a sampling method using convenience sampling method. The data processing technique in this study uses multiple linear regression analysis techniques.

Based on the results of multiple linear regression analysis, only the variables of risk tolerance and financial knowledge have a significant effect on financial satisfaction. Meanwhile, financial stressors, financial solvency and financial behavior have no significant effect on financial satisfaction.

Keywords: financial stressors, financial behavior, risk tolerance, financial solvency, financial knowledge, financial satisfaction.