

ABSTRACT

The high level of Gross Regional Domestic Product in Bandung City supports the existence of a high purchasing power of the people. This is related to individual consumption behavior, where a person with a high social status tends to have a consumption pattern without considering the benefits aspect. The average people of Bandung City use their income of 57.74% for consumption and 42.26% for investment or saving. The productive age population is one of the important aspects of demographic strength in Bandung City which contributes to the economy, because the number is quite high and is considered financially mature. This creates a vulnerability to failure in financial management.

This study aims to determine the effect of financial attitudes, internal locus of control, and financial socialization agents on financial management behavior. The variables in this study are financial attitudes, internal locus of control, and financial socialization agents as independent variables. And the financial management behavior variable as the dependent variable.

This research is a quantitative study with the population used is the productive age population in the city of Bandung as many as 1,815,597 people. This study uses primary data obtained from distributing questionnaires to 400 respondents. The research technique used is Structural Equation Modeling – Partial Least Square (SEM-PLS) and processed using WarpPLS 7.0 software.

From the results of this study, it can be seen that the variables of financial attitude, internal locus of control, and financial socialization agents partially influence financial management behavior in productive age in Bandung City.

Keywords : *Financial Management Behavior, Financial Attitude, Internal Locus of Control, Financial Socialization Agents, Productive Age.*