

## **ABSTRACT**

*The increasing of needs and desires of life, consumerism attitudes, and high lifestyles will result in someone being unaware that they have spent money without taking it into account and become one of the factors that lead to a consumptive lifestyle. Effective and efficient management of financial resources is needed by every individual in order to make appropriate and wise financial decisions. Basic knowledge and effective financial management skills are also very important for a prosperous life. This study aims to determine whether the financial management behavior in people of productive age in the Bandung Raya Area can be measured or influenced by several factors that have been proposed in this study, namely financial literacy, financial attitudes, and financial self-efficacy.*

*This study uses quantitative methods with data collection through the distribution of questionnaires to 400 people of productive age in the Bandung Raya Area as respondents. In answering the proposed hypothesis, the data analysis in this study used descriptive analysis techniques, classical assumption tests, multiple linear regression analysis, t-test, f-test, and coefficient of determination. The results showed that the variables of financial literacy ( $X_1$ ), financial attitudes ( $X_2$ ), and financial self-efficacy ( $X_3$ ) had a partially significant effect on financial management behavior ( $Y$ ) in people of productive age in the Bandung Raya Area, also financial literacy ( $X_1$ ), financial attitudes ( $X_2$ ), and financial self-efficacy ( $X_3$ ) have a significant simultaneous effect on financial management behavior ( $Y$ ) in people of productive age in the Bandung Raya Area.*

*Keywords: Financial Self-efficacy, Financial Literacy, Financial Management Behavior, Financial Attitudes, Productive Age.*