

ABSTRACT

The demographic bonus experienced by Cilegon City can occur because the population of productive age (15-64 years) is greater than the population of non-productive age (<15 and >64 years). The demographic bonus can provide many opportunities if there is the right collaboration between community readiness and government contributions. However, data shows that in Indonesia there are not many people who have the readiness to maximize this condition, such as not being matched by interest and knowledge about financial products and long-term financial planning.

Financial management behavior is a person's behavior in managing funds efficiently and making appropriate financial decisions and the flow of funds in accordance with the plan. This study aims to determine the effect of financial literacy, financial attitude and demographics on financial management behavior in people of productive age in Cilegon City. A person's financial management behavior can be seen from how the individual already has sufficient financial literacy (financial literacy) and is supported by an attitude in making the right financial decisions (financial attitude).

This study is a quantitative study, where in collecting data, researchers distributed questionnaires to 400 people of productive age in Cilegon City. In this study, 30 respondents were tested for validity and reliability, namely validity testing using Pearson product moment correlation and reliability testing using Cronbach's alpha. The data analysis technique was carried out with multiple linear regression techniques. This study tested the hypothesis with the F test which aims to test the significance simultaneously and the t test which aims to test the partial significance.

In this study, it was found that financial literacy effects on financial management behavior, financial attitude has no effect on financial management behavior and demographics effects on financial management behavior. Financial literacy, financial attitude and demographics simultaneously effect on financial management behavior.

Keywords: *Demographics, Financial attitude, Financial literacy, Productive age.*