

ABSTRACT

In the productive age, it is crucial for employees to enhance their financial decision-making skills, and overall well-being, by reinforcing awareness of the importance of tracking income and expenses, exercising self-control in credit card usage, increasing knowledge about financial products, and prioritizing needs over wants. Employees at PT EXA Mitra Solusi, particularly in the Mobile Service unit, need to pay more attention to their financial behavior through knowledge and experience related to finance, self-control, and their own income. The rapid growth of the Mobile Service industry and various changes in the economy and market dynamics have made it increasingly urgent to understand these factors within the company.

This research aims to evaluate employee's capabilities in financial decision-making at PT EXA Mitra Solusi Mobile Service unit. The aspects under investigation include financial knowledge, financial experience, locus of control, and income. The impact of this evaluation is assessed by analyzing the financial behavior of employees in the company.

The research method employed is quantitative, enabling the collection of quantitative data through questionnaires and statistical analysis. The study involves 140 active employees at PT EXA Mitra Solusi. The analysis technique used is Structural Equation Modeling-Partial Least Square (SEM-PLS). The advantage of the SEM technique is that it is able to explain the relationship between variables better and overcome multicollinearity problems.

The results of this study reveal that financial knowledge, financial experience, locus of control, and income each have a significant impact on the financial behavior of Mobile Service employees at PT EXA Mitra Solusi. To foster employees with good financial behavior, the company can assist them by providing relevant financial knowledge, financial experience, locus of control, and appropriate income.

Based on the research findings, it is expected to impart knowledge and experience related to personal finance, facilitate learning about self-confidence in self-management, and guide income towards improving day-to-day financial capabilities. Employees with good financial behavior will find it easier to navigate daily financial challenges, both in the workplace and social environments.

Keywords: financial behavior, financial experience, financial knowledge, income locus of control.