

Abstract

Financial literacy is a knowledge of individual or people about finance, financial management, financial product, financial service, etc. The growth of middle-class in Indonesia is unaccompanied with the growth in financial literacy awareness in which quite low in Indonesia nowadays.

This research objective is to find the financial knowledge of people in DKI Jakarta using SEM (Structural Equation Modeling) analytic and AMOS 22 as statistic software. This research used 504 respondent as samples which comes from DKI Jakarta.

Variables in this research is Financial Attitude, Financial Behaviour, Financial Knowledge, and Financial Literacy. The outcome of this research shows that Financial Attitude and Financial Behaviour are having strong influence to Financial Literacy

Keywords: Financial Literacy, Attitude, Behavior, Knowledge