

ABSTRACT

The ever-increasing need for life makes a person need financial capability in order to manage income and expenditure and create awareness of current financial condition. Based on gender, the people of Bandung have different lifestyles to show the difference also on financial ability and financial satisfaction. This study aims to analyze the influence of the financial ability of each individual on financial satisfaction, in terms of gender differences with research areas in the city of Bandung.

Characteristics of this research are quantitative, descriptive, causal, and individual. The variables in this study are perceived financial capability, financial literacy, financial behavior and gender as moderate variables. The data source used is primary and secondary data from Bandung city community who already have income with data collection techniques questionnaire and literature study.

Based on data analysis conducted, the results of the research conducted on 100 respondents in the city of Bandung. The results of this study include, perceived financial capability, financial literacy, and financial behavior have a significant effect on financial satisfaction before moderated by gender in Bandung society. Gender disclosure as a moderating variable can strengthen the influence of financial literacy on financial satisfaction and weaken the influence of perceived financial capability and financial behavior toward financial satisfaction in Bandung society..

Keywords : financial, financial satisfaction, financial capability, gender, perceived financial capability, financial literacy, financial behavior.