

ABSTRACT

Financial education on the people of Bandung is still low. It can be seen from the low awareness of saving, consumption of large amount of cash or credit, the case of the non-performing loan (NPL) or credit problems that occur in the company, and inadequate number of labor following the retirement plan. Whereas financial education has an advantage as large as the key to achieving financial satisfaction. In the midst of financial education is still low especially in the productive age, the role of financial capability as a mediator of financial education and financial satisfaction require attention.

Through this research will be examined the magnitude of the role of financial capability as a mediator of financial education and financial satisfaction. Methods of data collection is done by distributing questionnaires to the 100 people in the city of productive age Bandung. This study refer to Baron and Kenny theory and uses Sobel Z test to test the effect of mediation of financial capability in the relationship between financial education and financial satisfaction. The finding in this study is financial education have effect significant to financial capability, financial capability have effect significant to financial satisfaction, financial capability exhibits partial form of mediation in the relationship between financial education and financial satisfaction.

Keywords: *Financial Capability, Financial Education, Financial Satisfaction, and Productive Age.*