

ABSTRACT

Woman has an important role in financial management. Not only manage their personal finance but also manage their family finance. Therefore we need good financial management behavior. The purpose of this study was to determine the financial management behavior of employed woman in Bandung. Employed woman are chosen because they already have income every month so they have the responsibility to manage their finance well.

The sample of this study were 400 respondents who were employed woman in Kota Bandung. The independent variable consists of financial socialization and financial experience, while the dependent variable is financial management behavior. The research method used is a quantitative method with a Likert scale as a measurement scale. The sampling technique used in this study was incidental sampling. The data analysis technique used in this study is Structural Equation Modeling-Partial Least Square (SEM-PLS) and is processed using SmartPLS software.

Based on the results of financial socialization on financial management behavior has a $t_{statistics}$ value of $25.220 > t_{table}$ value of 1.96 means that the financial socialization variable has a positive and significant effect on financial management behavior, then the financial experience on financial management behavior has a $t_{statistics}$ value of $1.641 < t_{table}$ value of 1.96 means that the financial experience does not have a positive and significant effect on the financial management behavior variable. The financial socialization and financial experience influence the financial management behavior by 62.2% and partially the financial socialization variable influences the financial management behavior variable by 78.3% while the financial experience variable does not have a positive and significant effect on the financial management behavior variable.

Keywords: *Financial Socialization, Financial Experience, Financial Management Behavior*