

ABSTRACT

The financial attitude possessed by individuals tends to the way of thinking and assessing individuals regarding financial management. However, attitudes can be realized because of literacy or knowledge. Meanwhile, the current level of literacy in Semarang City needs to be improved. This background can be seen in the widespread use of credit cards, excessive consumption activities, and the low level of public knowledge about financial institutions and financial products and services. To inhibit excessive consumption or consumptive activities, individuals can control their desires from within themselves. When an individual has a high locus of control, the individual can control whatever happens to the individual, including financial management problems. When the level of financial literacy possessed by productive age in Semarang City is low, but the level of locus of control is high and there is a correct financial attitude, the influence on financial management behavior needs attention in this study.

This study aims to understand the relationship and impact between financial attitudes, financial literacy, and locus of control on financial management behavior at productive age in the city of Semarang. The research method used is quantitative method with multiple wild regression analysis. The technique of collecting data by distributing questionnaires to four hundred respondents and collecting primary data. Respondents who will be involved are productive age in Semarang City.

The results of this study indicate that there is an influence between financial attitudes and financial literacy on financial behavior management partially based on a hypothesis test (t test), but there is no influence between locus of control on financial management behavior partially.

Keywords: Financial Management Behavior, Financial Attitudes, Financial Literacy, Locus of Control, Consumptive Behavior