ABSTRACT

Financial management behavior is a person's behavior in managing finances such as managing planning, budgeting, checking, managing, controlling, searching and storing financial funds that arise because of one's habits and a sense of financial responsibility. The research is a modification because it uses existing theories. This study aims to determine whether financial attitude, financial knowledge, financial literacy, financial self-efficacy and emotional intelligence affect financial management behavior.

The object of this research is a married woman in Bandung. The collection of data needed in this study was carried out by distributing questionnaires as an instrument to 400 married women in the city of Bandung. The validity test used in calculating is the Pearson Product Moment correlation technique and in conducting reliability testing using Cronbach's Alpha to 30 people to test its validity and reliability. The data analysis technique used is multiple linear regression analysis. Hypothesis testing in this study used the F test, namely for the simultaneous significant test and the t test for partially significant test.

In this study, the results showed that financial attitude has a significant effect on financial management behavior, financial knowledge has a significant effect on financial management behavior, financial literacy has a significant effect on financial management behavior, financial self-efficacy has no significant effect on financial management behavior, emotional intelligence has no significant effect on financial management behavior. Financial attitude, financial knowledge, financial literacy, financial self-efficacy and emotional intelligence simultaneously have a significant effect on financial management behavior.

Keywords: married women, financial management behavior, financial attitude, financial knowledge, financial literacy, financial self-efficacy, and emotional intelligence.