ABSTRACT

Young adults at the age of 18 to 45 years do not have the awareness in managing and managing finances properly and efficiently. These conditions cause low financial behavior of individuals because they are accustomed to doing consumptive lives and lead to low levels of financial knowledge due to lack of understanding of finances. This study aims to analyze the influence of financial behavior and financial knowledge on financial satisfaction partially. This study used quantitative methods with data collection techniques by distributing questionnaires online to 400 young adults aged 18 to 45 years in Bogor City. The sampling technique in this study is a non-probability sampling technique with a sample determination method, namely convenience sampling. This study used Structural Equation Modeling (SEM) analysis. The results showed a significant influence on financial behavior on financial satisfaction and a significant influence on financial knowledge on financial satisfaction.

Keywords: Young Adults, Financial Behavior, Financial Knowledge, Financial Satisfaction