

## **ABSTRACT**

*The high number of productive age groups is not compensated by public awareness of their financial planning, including savings planning. Saving has an important role as a means that can give individuals a sense of security and help them overcome unwanted problems. In fact, not many people have savings to meet their needs for more than six months. Most people have not even done financial planning at the age of entering adulthood.*

*The purpose of this study was to determine the effect of financial literacy, financial risk tolerance, and demographic characteristics on regular saving behavior. This research is a quantitative study with a productive age population in the city of Bandung. Sampling was done by purposive sampling technique and obtained a sample of 385 people. The data obtained from the online survey results were then processed using ordinal logistic regression data analysis techniques.*

*The results showed that financial literacy and demographic characteristics had a significant influence on saving behavior. Meanwhile, financial risk tolerance does not have a significant effect on saving behavior.*

*Keywords: financial behavior, saving behavior, financial literacy, financial risk tolerance, productive age.*