

ABSTRACT

Housewives are a pillar in the running of household life including in terms of family financial management, therefore housewives must be able to have good financial literacy with good financial attitudes as a support in order to create financial management behavior that can help achieve financial independence. such as being able to meet daily needs, make investments, have insurance and be free from debt.

This study aims to determine the effect of financial literacy and financial attitudes on financial management behavior of housewives in the city of Bandung. The method used is a quantitative method using multiple linear regression analysis and data collection is carried out using a questionnaire to housewives in the city of Bandung as many as 400 respondents and sampling using a non-probability sampling technique with approach purposive sampling.

The results of this study indicate that there is a simultaneous influence between financial literacy and financial attitudes on financial management behavior, there is a partial influence between financial literacy on financial management behavior, there is a partial influence of financial attitudes on financial management behavior.

Keywords: Financial Management Behavior, Financial Literacy, Financial Attitude.