Abstract

The purpose of this study is to find out which factor will influence the financial management behavior of workers in Batam City. These factors include financial knowledge, financial literacy, financial attitude, income, and locus of control. The study was conducted using data from 406 respondents, which were effectively included in the testing. The method used in this test is a multiple linear regression method is applied in analyzing the data with the help of SPSS 21st version.

This study was carried on to help related groups to have better understanding on how to achieve better financial management behavior, as it is one of a highly necessary skill required to survive better.

The result shows that financial literacy and financial attitude had significant positive effect on the financial management behavior, while financial knowledge, income, and locus of control had a significant negative effect on the financial management behavior.

Keywords: financial management behavior, financial knowledge, financial literacy, financial attitude, income, locus of control.