

ABSTRAK

Penelitian ini bertujuan untuk mengetahui yakni : (1) mengetahui pengaruh *financial knowledge* terhadap *financial behavior*. (2) mengetahui pengaruh *financial socialization* terhadap *financial behavior*. (3) mengetahui pengaruh *financial knowledge* terhadap *financial satisfaction*. (4) mengetahui pengaruh *financial socialization* terhadap *financial satisfaction* . (5) mengetahui pengaruh *financial behavior* terhadap *financial satisfaction*. Semua pengaruh antar variabel di atas telah diuji yang dilakukan pada UKM konveksi di Jawa Tengah, terutama Demak, Jepara, Kudus, Pati, dan Semarang.

Metode penelitian yang digunakan yaitu penelitian deskriptif melalui pendekatan kuantitatif dengan menggunakan media pengumpulan data kuesioner untuk mengungkap data *financial knowledge*, *financial socialization*, *financial behavior* dan *financial satisfaction*, serta teknik penelitian yang digunakan yaitu analisis regresi linier berganda.

Hasil penelitian yang didapatkan menunjukkan bahwa *financial knowledge*, *financial socialization*, *financial behavior* berpengaruh positif dan signifikan terhadap *financial satisfaction*, dan *financial behavior* mampu menjadi mediasi atau variabel intervening untuk *financial knowledge*, *financial socialization* terhadap *financial satisfaction*.

Kata kunci : *Financial Knowledge, Financial Socialization, Financial Behavior, Financial Satisfaction.*

ABSTRACT

This study aims to determine, namely: (1) to determine the effect of financial knowledge on financial behavior. (2) determine the effect of financial socialization on financial behavior. (3) determine the effect of financial knowledge on financial satisfaction. (4) determine the effect of financial socialization on financial satisfaction. (5) knowing the effect of financial behavior on financial satisfaction. All the effects between the variables above have been tested on convection SMEs in Central Java, especially Demak, Jepara, Kudus, Pati, and Semarang.

The research method used is descriptive research through a quantitative approach using questionnaire data collection media to reveal data on financial knowledge, financial socialization, financial behavior and financial satisfaction, and the research technique used is multiple linear regression analysis.

The results obtained indicate that financial knowledge, financial socialization, financial behavior have a positive and significant effect on financial satisfaction, and financial behavior can be a mediating or intervening variable for financial knowledge, financial socialization on financial satisfaction.

Keyword: *Financial Knowledge, Financial Socialization, Financial Behavior, Financial Satisfaction.*