

ABSTRACT

This study was conducted with the aim of examining the effect of Financial Knowledge, Financial Attitude, Internal Locus of Control and Financial Experience on Financial Management Behavior with Financial Risk Tolerance as moderating variables in Mijen District, Semarang City. The population in this study is the Mijen community of Semarang City with a total of 225 samples taken based on job classification. This type of research is quantitative research. This study uses the PLS-SEM (Partial Least Square-Structural Equation Model) method with the SmartPLS 3.0 application. Based on the results of the study, it shows that: 1) Financial Knowledge has an effect on Financial Management Behavior, 2) Financial Attitude has an effect on Financial Management Behavior, 3) Internal Locus of Control has an effect on Financial Management Behavior, 4) Financial Experience has no effect on Financial Management Behavior, 5) Financial Risk Tolerance does not moderate the effect of Financial Knowledge on Financial Management Behavior, 6) Financial Risk Tolerance does not moderate the influence of Financial Attitude on Financial Management Behavior, 7) Financial Risk Tolerance does not moderate the influence of Internal Locus of Control on Financial Management Behavior, 8) Risk Tolerance Finance moderates the effect of Financial Experience on Financial Management Behavior. Statements on financial knowledge only focus on the application or respondent's knowledge of financial topics that are not measured in depth, or only limited to general knowledge in terms of understanding and usefulness, so it is recommended that future research to measure financial knowledge through multiple choice scoring techniques to demonstrate the value of financial knowledge.

Keywords: *financial knowledge, financial attitude, internal locus of control, financial experience, financial risk tolerance, financial management behavior*

