THE INFLUENCE OF FINANCIAL KNOWLEDGE, LOCUS OF CONTROL, AND INCOME, ON FINANCIAL BEHAVIOR AMONG THE PEOPLE IN WORKFORCE-AGE IN JAKARTA

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ABSTRACT

The purpose of this study is to analyze the influence of Financial Knowledge, Locus of Control, and Income on Financial Behavior. This study is based on the Theory of Planned Behavior (TPB), of which the subject is the entire Jakarta community categorized in the work force-age, who have already had the occupation and generate fixed-income every month. The result of this study reveals that Financial Knowledge and Locus of Control do affect Financial Behavior, while Income does not provide the same direction.

Keywords: Financial Knowledge, Locus of Control, Income, Financial Behavior