

## ABSTRACT

**Adam Zarian Syahputra / 2100861201123 / 2025 / The Influence of Financial Literacy, Financial Attitude and Lifestyle on the Financial Management Behavior of Employees at the Regional Tax and Retribution Management Agency of Jambi City / 1<sup>st</sup> Advisor Dr. Hana Tamara Putri, SE,MM., and 2<sup>st</sup> Advisor Fadil Iskandar, SE,MM., Supervisor II.**

The objectives of this study are as follows: 1) To describe the picture of Financial Literacy, Financial Attitude, Lifestyle and Financial Management Behavior of BPPRD Employees of Jambi City. 2) To find out and analyze Financial Literacy, Financial Attitude and Lifestyle simultaneously towards Financial Management Behavior of BPPRD Employees of Jambi City. 3) To analyze the influence of Financial Literacy towards Financial Management Behavior of BPPRD Employees of Jambi City. 4) To analyze the influence of Financial Attitude towards Financial Management Behavior of BPPRD Employees of Jambi City. 5) To analyze the influence of Lifestyle towards Financial Management Behavior of BPPRD Employees of Jambi City.

The types of data required and collected in this study are primary data in the form of questionnaires and secondary data, namely the number of employees at the Jambi City Regional Tax and Retribution Management Agency. The object of this study is respondents from the Jambi City Regional Tax and Retribution Management Agency. Data sources were obtained from the Personnel Section of the Jambi City Regional Tax and Retribution Management Agency through interviews, surveys, and observations.

Employees in productive age because even though the basics of financial literacy have been taught from an early age in the family environment, teachers or lecturers, and also their friends, but they still use the money they get as they please and inefficiently. Based on the results of multiple linear regression analysis, it is concluded that the regression equation  $Y = 10670,826 + 0,403 X_1 + 0,105 X_2 + 0,111 X_3 + e$

There is a positive influence between financial literacy, financial attitudes, and lifestyle simultaneously on the financial management behavior of BPPRD employees in Jambi City. Partially, there is a significant influence between financial literacy on the financial management behavior of employees in BPPRD Jambi City, but there is no significant influence between financial attitudes and lifestyle on the financial management behavior of employees in BPPRD Jambi City. The coefficient of determination ( $R^2$ ) is 0.181.