

## ABSTRACT

**Abstract:** The purpose of this study was to determine the effect of financial literacy and financial self-efficacy on financial satisfaction by adding the mediating effect of financial management behavior. The population in this study are all people who already have income in the DKI Jakarta area. The sample in this study is people who already have a fixed income per month in the DKI Jakarta area. The number of samples in this study were 250 respondents. The test used in this study uses the SEM-PLS data analysis technique. The results of this study indicate that there is no effect of financial literacy on financial satisfaction and there is a positive influence of financial self-efficacy on financial satisfaction. On the other hand, it was found that financial literacy can have a positive and significant effect on financial satisfaction through mediating financial management behavior with full mediation. It can be interpreted that financial management behavior has an important role so that financial literacy can affect financial satisfaction.

**Keywords:** Financial Literacy, Financial Self Efficacy, Financial Management Behavior, Financial Satisfaction