

## ***ABSTRACT***

This study aims to examine the effect of Financial Literacy, Financial Behavior, and Locus Of Control on Financial Satisfaction through Financial Capability as a mediating variable. This research was carried out by PJLP Pusdatin Jamsos DKI Jakarta. The sampling method is accidental sampling. The subject of this research is PJLP Pusdatin Jamsos DKI Jakarta who is actively working in 5 municipalities and 1 administrative district. The sample in this study amounted to 115 respondents by distributing questionnaires online through a Google questionnaire. The data is processed using SmartPLS 3.0. The results show that the influence of Financial Literacy, Financial Behavior, and Locus Of Control is not significant on Financial Satisfaction through Financial Capability as a mediating variable.

Keywords : Financial Literacy, Financial Behavior, Locus Of Control, Financial Capability, Financial Satisfaction



## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh *Financial Literacy*, *Financial Behavior*, dan *Locus Of Control* terhadap *Financial Satisfaction* melalui *Financial Capability* sebagai variabel mediasi. Penelitian ini dilakukan PJLP Pusdatin Jamsos DKI Jakarta. Metode sampling adalah sampling aksidental. Subjek penelitian ini adalah PJLP Pusdatin Jamsos DKI Jakarta yang aktif bekerja di 5 wilayah kotamadya dan 1 kabupaten administrasi. Sampel dalam penelitian ini berjumlah 115 responden dengan menyebarkan kuesioner kepada dosen secara online melalui kuesioner *Google*. Data diolah menggunakan *SmartPLS 3.0*. Hasilnya menunjukkan bahwa Pengaruh *Financial Literacy*, *Financial Behavior*, dan *Locus Of Control* tidak signifikan terhadap *Financial Satisfaction* melalui *Financial Capability* sebagai variabel mediasi.

Kata Kunci : *Financial Literacy*, *Financial Behavior*, *Locus Of Control*, *Financial Capability*, *Financial Satisfaction*



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