

ABSTRACT

Indonesia's financial literacy index is in eighth position out of eight countries studied in the ASEAN. In addition, high public knowledge of financial products or services in Indonesia is not matched by the percentage of the number of people who use it. The low level of this financial literacy indicates that there's a lack of knowledge, attitudes, and behavior of Indonesian people towards the financial products and services. Meanwhile financial literacy in the emerging affluent segment can not represent the population of Indonesia in increasing Indonesian financial literacy. So that this research is conducted with the aims to analyze the differences in gender, age, level of education, occupation, marital status, and residence to the level of knowledge, attitudes, and financial behavior of the emerging affluent segment in Semarang.

The population of this study was the upper middle class community group or called emerging affluent segment who lived in Semarang. The number of the sample used was 100 people selected using the purpose sampling technique. Data processing was performed by using multivariate analysis of variance (MANOVA) which was operated by the SPSS 23 program.

The result in this study indicated that differences in age, occupation, and residence significantly influenced the level of knowledge, attitudes, and financial behavior. Furthermore, difference in gender, education level, and marital status did not significantly influence the level of financial knowledge, attitude, and behavior.

Keyword: Financial Knowledge, Financial Attitude, And Financial Behavior