

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy* dan *self-control* terhadap *financial satisfaction*, serta mengeksplorasi peran mediasi *financial well-being* dalam hubungan tersebut. Pendekatan yang digunakan adalah kuantitatif dengan metode survei terhadap 100 karyawan perempuan di Bank BUMN di Kota Jambi. Pengolahan data dilakukan menggunakan metode Structural Equation Modeling (SEM) berbasis Partial Least Square (PLS). Hasil penelitian menunjukkan bahwa *financial literacy* berpengaruh signifikan terhadap *financial satisfaction* dan *financial well-being*. *Self-control* juga berpengaruh signifikan terhadap *financial well-being*, namun tidak berpengaruh langsung terhadap *financial satisfaction*. *Financial well-being* terbukti berpengaruh signifikan terhadap *financial satisfaction*, serta mampu memediasi pengaruh *financial literacy* dan *self-control* terhadap *financial satisfaction*. Temuan ini menunjukkan bahwa kesejahteraan finansial memainkan peran kunci dalam membentuk kepuasan finansial, khususnya pada karyawan perempuan di sektor perbankan.

Kata Kunci: *Financial Literacy, self-control, financial well-being, financial satisfaction*

ABSTRACT

This study aims to analyze the influence of financial literacy and self-control on financial satisfaction and to explore the mediating role of financial well-being in that relationship. A quantitative approach was employed through a survey conducted among 100 female employees working at state-owned banks (Bank BUMN) in Jambi City. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Square (PLS) technique. The results indicate that financial literacy significantly influences both financial satisfaction and financial well-being. Self-control has a significant effect on financial well-being, but not directly on financial satisfaction. Financial well-being itself has a significant influence on financial satisfaction and mediates the relationship between both financial literacy and self-control with financial satisfaction. These findings highlight the crucial role of financial well-being in enhancing financial satisfaction, especially for female employees in the banking sector.

Keywords: *Financial Literacy, Self-Control, Financial Well-Being, Financial Satisfaction*