

ABSTRACT

This study aimed to examine the effect of financial knowledge of the behavior of the mother-housewives in using credit cards. The variables used in this research are financial knowledge, financial behavior, and behavior finance. The population in this study is the mother-housewives at Kelurahan Bukit Lama Palembang. Sampling was done by *purposive sampling* method that produces 100 respondents mother-housewives at Kelurahan Bukit Lama Palembang. Hypothesis testing is done with a simple regression analysis. The result of this study is showed that the variables of financial knowledge has positive effect on the behavior of credit card user.

Keywords: financial literacy, behavior of credit card user.