

ABSTRACT

Financial literacy and financial behavior is one of the factors that are essential in fulfill the financial well-being of a person. This study aims to map how far the level of financial literacy of PT Bank Central Asia Tbk. employees, examine the influence of demographic factors such as gender, age and educational background on financial literacy employee and then examine the influence of financial literacy on the financial behavior of BCA employees. Questionnaires were used in the survey to collect data. Data on questions relating demographic factors, financial literacy and financial behavior. The population in this study were all BCA employees-worker in Palembang. The samples were determined by purposive sampling method are all BCA employees from Customer Service Officer section in Palembang as many as 104 respondents. The data analysis technique using three ways ANOVA and simple regression with SPSS version 20. The results of this study showed that the financial literacy rate of the Bank Central Asia employees in the category of medium, demographic factors consist gender, age and educational background had significant impact on the financial behavior of the BCA employees and had a significant impact between financial literacy on the financial behavior of BCA employees-worker in the city of Palembang.

Keywords: demographic factors, financial literacy and financial behavior.