ABSTRACT

This research is a research associative aimed to examine the effect of financial knowledge, financial behavior, financial stress on financial satisfaction credit card users at Palembang City. The reason why this study was conducted is because of the phenomenon that credit cards user increased (amount of transaction and value), a fact that strengthens the relationship between variables, and there are many research that give the different results. The samples in this study are 100 respondents, who are credit card users and is already working. The samples are determined by using the purposive sampling method. Data analysis in this research carried out by using the classical assumption, whereas hypothesis testing carried out by using multiple linear regression analysis. The results of this study show that financial knowledge, financial behavior, and financial stress has significant effect on the financial satisfaction credit card users at Palembang City.

Keywords: financial knowledge, financial behavior, financial stress, financial satisfaction