

ABSTRACT

Credit card use behavior is an activity carried out by credit card holders using credit cards as a means of payment. How to use a credit card is a person's need by using a credit card. Credit card usage behavior is determined by financial knowledge.

This study aims to analyze the effect of financial knowledge on the behavior of credit card use with a study of workers in five major cities of Indonesia. Data collection needed in this study was carried out by distributing questionnaires to 100 workers who use credit cards in five major cities of Indonesia.

Validity test uses Pearson product moment (r) correlation coefficient and biserial point. Reliability testing in this study uses Cronbach's Alpha and KR.20 (Kuder Richardson). Hypothesis testing in this study uses the t test to see the relationship between variables.

The findings in this study are that there is no significant effect between financial knowledge towards behavior of credit card use on workers in five major cities of Indonesia.

Keywords: Credit Card Usage Behavior, Financial Knowledge, Workers in 5 major cities of Indonesia.