

ABSTRACT

Financial Literacy is very important for every individual, household and for the nation, this is related to economic welfare at every level of society and is one of the basics of decision making in financial management. Every individual will eventually enter an unproductive period in working and generating income, so it is necessary to plan in facing retirement, of course, based on financial literacy.

This study aims to determine the level of financial literacy possessed by employees of PT. Adhi Karya Tbk. (Persero) and its relationship with the level of employee retirement financial planning. Research data were obtained from questionnaires filled in by employees and processed into information that became the reference for researchers.

The results showed that the dimensions of financial knowledge, dimensions of financial attitude in financial literacy had no effect on retirement planning, while the dimensions of financial behavior had a positive effect on employee retirement financial planning.

Keywords: *Financial Literacy, Retirement Planning, Financial Knowledge, Financial Behavior, Financial Attitude.*

