

## **ABSTRACT**

Dynamic changes in current financial markets cause the necessity to have enough financial abilities to better survive in this environment. Literature in this respect suggests that the financial literacy level around the world is low. Financial literacy's state is influenced by many factors and differs in particular target group among different population. Under these scenarios the main purpose of this study is to measure the level of financial literacy in terms of its different dimensions in Pakistan's context and identify their determinants among bank customers. The data used in this study was collected by researchers through field survey by randomly selecting 390 bank customers at different branches of thirteen commercial banks including public and private banks located in Lahore city, Pakistan. Descriptive statistics, correlation statistics and OLS (ordinary least square) techniques were used for empirical analysis. The results of this research show that the level of financial literacy in terms of financial attitude and behavior among bank customers is quite better and but in terms of financial knowledge they have average score. It is found that personal financial products experience, family or friends financial products' experience, class or rank, age, marital status, education, educational specialization, employment status and households financial responsibility are significant determinants of financial literacy's different dimensions i.e. financial attitude, financial behavior and financial knowledge. This study shows the significant positive relationship between all three dimensions of financial literacy. The study contributes towards the current understanding of the financial literacy condition with broader perspective among the banks' customers and suggests the factors, which significantly contribute towards the current financial literacy of Pakistani banks' customers.