Abstract

The purpose of this study is to analyze the impact of financial behavior, financial attitude, personality, income and financial satisfaction to financial literacy.

The object of this research are students at university in Batam city, Indonesia. Data in this research are from primary data and 400 samples are given. The methods used in this research are descriptive statistics, validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, f test, t test and coefficient determination test.

The result of this research shows that financial attitude, personality and financial satisfaction are significant with financial literacy. Financial behavior and income are not significant with financial literacy.

Keywords: financial behavior, financial attitude, personality, income, financial satisfaction, financial literacy.