Analisis Faktor-faktor yang Mempengaruhi Perilaku Menabung pada Generasi Milenial di Kota Batam

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ANALYSIS OF THE FACTORS THAT INFLUENCE SAVING BEHAVIOR IN THE MILLENNIAL GENERATION AT BATAM CITY

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Abstract

The objective of this study is to learn if there’s any significant influence between financial literacy, saving motives, peer influence, attitudes towards money, and parental socialization toward saving behavior. This research focused on analyzing saving behavior in the millennial generation, aged between 18 years and 38 years in Batam City.

This study uses primary data with using questionnaire method for collecting data. The study used multiple linear regression method for analyzing. Total samples of this study were 354 respondents using the purposive sampling as sample selection method.

The study’s outcomes proves that variables of the financial literacy, saving motives, and attitudes towards money have affected positively on saving behavior. On the other hand, variables of peer influence and parental socialization did not significantly influence saving behavior.

Keywords: financial literacy, saving motives, peer influence, attitude towards money, parental socialization, saving behavior