

UNIVERSITAS INTERNASIONAL BATAM

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***ANALYSIS OF FACTORS THAT INFLUENCE SAVING
BEHAVIOR ON STUDENTS IN BATAM CITY***

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Abstract

This research was conducted to find out and analyze from family influence, peer influence, financial literacy, financial knowledge, and childhood consumer experiences which effect saving behavior on students in Batam city. The importance of a student has saving behavior so student know how to manage their personal finance well, such as manage saving for urgent future needs.

This research uses purposive sampling method by selecting 3 private universities with the most students in Batam, which is Universitas Putera Batam, Universitas Riau Kepulauan, and Universitas Internasional Batam. The total population of this research are 14.983 respondents and the data from this research were obtained through the distribution of questionnaires to 450 respondents from 3 private universities with the most students in Batam.

The results of this research indicate that there is a significant influence of family influence, peer influence, financial literacy, and financial knowledge on saving behavior on students in Batam City. Variable of childhood consumer experiences have no significant influence on saving behavior on students in Batam City.

Keywords : *saving behavior, family influence, peer influence, financial literacy, financial knowledge, childhood consumer experiences*