

UNIVERSITAS INTERNASIONAL BATAM

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ANALYSIS OF FACTORS THAT IMPACT STUDENTS' FINANCIAL LITERACY LEVEL IN BATAM CITY

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Abstract

Nowadays, youth generation nowadays, don't have any tendency in mastering financial literacy which is not really good. Many researchers have also stated that there's a chance for these youth generation will experience personal financial crisis in future. The purpose of this research is to find what determinants that my affect financial literacy level.

500 questionnaires have been shared online using google form for data collecting, and 438 questionnaires are qualified to be used in this research. Using multiple regression method, this research will be able to make a good result to find any relation of those independent variables with variable financial literacy.

The result shows that there is a significant positive relation between variables financial self-efficacy, financial anxiety, financial satisfaction to dependent variable financial literacy, while the variable hopelessness found to be a significant negative relation with financial literacy.

Keywords : Financial Literacy, Financial Self-efficacy, Financial Anxiety, Financial Satisfaction, Hopelessness.