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THE EFFECT OF FINANCIAL LITERACY, FAMILY INFLUENCE, PEERS INFLUENCE, AND SELF-CONTROL ON BEHAVIOR SAVING ON WORKERS IN BATAM CITY

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Abstract

The idea of conducting this research is seeking out whether there is a significant influence between the independent variables of financial literacy, family influence, peers influence, and self-control toward dependent variable saving behavior. This research was conducted on workers who are in the city of Batam.

Primary data is used by researchers to conduct this research, where data is obtained by using questionnaires. multiple linear regression is used in this study analysis with the total respondents used in this study amounted to 406 respondents who are workers in the city of Batam.

The results obtained from this study are independent variables of financial literacy, family influence, peers influence, and self-control have a significantly positive effect toward dependent variable of saving behavior in workers in Batam City. So it can be concluded that the saving behavior of Batam City workers was leveraged by financial literacy, family influence, peers influence and self-control.

Keywords: financial literacy, family influence, peers influence, self-control, saving behavior