Abstract

This report was implemented to figure out what is the effect of self control, peer influence, parent socialization and financial literacy on saving behavior toward Batam International University students. This research was done using data that amounted to 388 respondents which were valid for inclusion in the test. This research is using multiple linear regression method by using the SPSS 21 software application.

Helping almost all parties to know what things that needed to be improved or avoided to achieve an adequate level of saving behavior is the aim of this research. Because, saving behavior is an important behavior that needs to be applied by every individual in this millennial era.

The results showed that self control, peer influence, parent socialization and financial literacy had a significant positive effect through this analysis on saving behavior.

Keywords: peer influence, financial literacy, self control, parent socialization, saving behavior