UNIVERSITAS INTERNASIONAL BATAM

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ANALYSIS ON THE IMPACT OF SELF-CONTROL, PARENTAL SOCIALIZATION, PEER INFLUENCE, SAVING MOTIVE AND FINANCIAL LITERACY TOWARDS SAVING BEHAVIOR OF MILLENIALS IN BATAM

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Abstract

The aim of conducting this research is to analyze the impact between independent variable towards dependent variable that is being studied. The independent variables that are being studied are: self-control, parental socialization, peer influence, saving motive, dan financial literacy, while the dependent variable is the saving behavior of millenials in Batam.

The sample of this research are millenials who were born between the years of 1982-2000 dan resides in Batam. The data gathering method used in this research is questionnaire distribution to the aimed respondents. The data processing employed in this research is SPSS v.24, thus accordingly the analysis in this research utilized validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, F test, t test and also coefficient of determination test.

From the data processing result, the conclusions that can be drawn from this research are that self-control, parental socialization, saving motive and financial literacy positively impacts the saving behavior of Batam millenials significantly, while peer influence negatively impact the saving behavior of Batam millenials.

Keywords: self-control, parental socialization, peer influence, saving motive, financial literacy and saving behavior

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