The purpose of this research is to examine the factors that influence dependent variable towards variable dependent. The independent variables contained in this study are: financial literacy, attitude, self-control, optimism and peer influence, while the dependent variable is saving behavior. The respondents chosen in this research are university students in Batam. The data of this study are primary data which are collected from April 2019 to September 2019. The total sample size that is used in this study is 309 samples. The data processing used in this study is SPSS v.24 which in its analysis uses descriptive statistic method, validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test, F test, T test and coefficient test. The result of this research shows that financial literacy and optimism significantly influences saving behavior, while attitude, self-control, and peer influence do not have significantly influence saving behavior. 

**Keywords:** financial literacy, attitude, self-control, optimism and peer influence