

UNIVERSITAS INTERNASIONAL BATAM

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INFLUENCE ANALYSIS OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, FINANCIAL BEHAVIOR, FINANCIAL ANXIETY, AND SELF-EFFICACY ON THE FINANCIAL LITERACY OF FEMALE EMPLOYEES IN BATAM

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ABSTRACT

Employees especially women encourage themselves to work or have their own business in order to fulfill increasing living need. Economic growth is currently slowing down, making the fulfillment of individual sharply increased. Women, in general, are more likely to play a role in managing finances in a household accordingly that every life necessity can be fulfilled. The purpose of this research was to examine the effect of financial knowledge, financial attitude, financial behavior, financial anxiety, and self-efficacy on the financial literacy of female employees in Batam.

The application of the method in this research is a survey method on which the researcher distributes questionnaires to 340 respondents. This research uses a purposive sampling technique that was the determination of non - random samples, in which the researcher collected samples by determining specific characteristics that were tailored the needs of the study. The research was tested using a statistical program based on SPSS Version 21.

The completion of the research led to the result that each variable has met the criteria for testing data quality, classic assumption tests, and hypothesis testing. In statistical testing T, it has been revealed that the variables of financial knowledge, financial behavior, financial anxiety, and self-efficacy have a significant relationship to financial literacy, while the variable of financial attitude doesn't produce a significant relationship with financial literacy. The coefficient of determinations in this research shows that 29,2% the regression model is explained by the variables in this research, while 70,8% is explained by other variables affecting financial literacy.

Keywords: *financial literacy, financial attitude, financial behavior, financial knowledge, self-efficacy, financial anxiety.*