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***ANALYSIS OF THE FACTORS THAT INFLUENCE SAVING BEHAVIOR IN
STUDENTS OF BATAM***

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ABSTRACT

The purpose of this research is to find out whether parents, financial literacy, self-control, friends, attitude, beliefs in religion and controlling perceived behavior can influence the saving behavior of students in Batam. A lot of students in Batam favor saving activities both in banking and non-banking institution. There has to be a reason why this is the case. Due to the many factors that drive a person to save, the authors selectively choose the factors that are generally experienced by the community. The topic discussed in this research report is "Analysis of the Factors that Affect Saving Behavior in Students of Batam".

The approach used in this study is quantitative approach in which the author takes a sample by distributing questionnaires in the form of google forms to students chosen at random, through Line, Whatsapp, Instagram, and other social media. The data collected will then be processed by multiple linear regressions using SPSS (Statistical Package for the Social Sciences).

The data collected amounts to 271 respondents. Based on the data that has been processed, parental influence significantly affects saving behavior positively, Financial literacy, peer influence, attitude, religion belief and perceived behavioral control also has a significant positive effect on saving behavior, while only self-control has negative influence on saving behavior.

Keywords: *saving behavior, parental influence, attitude, religion belief, perceived behavioral control*