

# UNIVERSITAS INTERNASIONAL BATAM

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*Faculty of Economy  
Department of Management  
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## **ANALYSIS THE EFFECT OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, FINANCIAL BEHAVIOR, FAMILY INFLUENCE AND SELF EFFICACY TOWARD FINANCIAL LITERACY STUDENTS OF UNIVERSITAS INTERNASIONAL BATAM**

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### **ABSTRACT**

*This study aims to analyze the effect of financial knowledge, financial attitude, financial behavior, family influence and self efficacy towards financial literacy of Universitas Internasional Batam students. Financial literacy is the convergence of financial management, credit, debt and understanding needed to make money or in making financial decisions.*

*This study was conducted by data survey through google form questionnaire distribution to 400 respondents. The samples involved in the study are students that study in Universitas Internasional Batam. This study was carried out in a cross sectional manner, which is a study whose data are only collected once to answer the research question. The collected data will be processed by application, namely SPSS (Statistical Package for the Social Sciences).*

*The results of the study conducted showed that not all variables have a significantly influence towards financial literacy. Variables that have a significant effect are self-efficacy, family influence and financial attitude, while variables that have no significant effect are financial knowledge and financial behavior.*

**Keywords** : *Financial literacy, financial behavior, financial attitude, financial knowledge, family influence, self-efficacy.*