

UNIVERSITAS INTERNASIONAL BATAM

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EFFECT ANALYSIS OF FAMILY INFLUENCE, PEER INFLUENCE, FINANCIAL KNOWLEDGE, FINANCIAL EDUCATION, AND FINANCIAL ATTITUDE TOWARDS THE FINANCIAL LITERACY OF UNIVERSITAS INTERNASIONAL BATAM STUDENTS

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ABSTRACT

This research purpose was to determine the level of financial literacy of Universitas Internasional Batam students in terms of the factors that influence it. In this study, the factors explored were family influence, peer influence, financial knowledge, financial education, and financial attitude. Excellent financial literacy can trigger individuals to become intelligent consumers and to able to manage as well as plan their finances for a better future.

This study used primary data obtained through the distribution of questionnaires with the assistance of Google Form. There were 355 questionnaires completed and submitted by students. The obtained data were then analyzed by the author using multiple linear regression statistical methods.

The results of this study indicate that there is a significant influence of family influence, peer influence, financial knowledge, and financial education on financial literacy on International Batam University students and financial attitude does not significantly influence financial literacy on International Batam University students.

Keywords: *Financial Literacy, Family Influence, Peer Influence, Financial Knowledge, Financial Education, Financial Attitude*