

UNIVERSITAS INTERNASIONAL BATAM

*Faculty of Economic and Business
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***FACTORS AFFECTING FINANCIAL LITERACY ON COLLEGE
STUDENTS IN BATAM CITY***

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ABSTRACT

This study aims to analyze the relationship between variables of Financial Attitude, Financial Education, Financial Knowledge, Financial Experience and Financial Behavior to Financial Literacy on college students in Batam City.

This study used quantitative approach as well as primary data which is the source of data collected through the distribution of questionnaires which amounts to 450 respondents in the form of college students in the city of Batam. Some questionnaires could not be processed because they were not filled out completely. After the data was collected it was processed through a software application with the name of SPSS version 23.

The results of the study states that financial attitude and financial experience have a significant positive effect on financial literacy, financial behavior has a significant negative effect on financial literacy, while financial knowledge and financial education does not have a significant effect on financial literacy. This research is expected to help Batam City students to be better at long term financial management.

Keywords: *financial attitudes, financial education, financial knowledge, financial experience, financial behavior, financial literacy*