

UNIVERSITAS INTERNASIONAL BATAM

*Faculty of Economy
Department of Management
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ANALYSIS FACTORS FINANCIAL ATTITUDE, FINANCIAL BEHAVIOR, FINANCIAL KNOWLEDGE, PROPENSITY TO INDEBTEDNESS, COMPULSIVE BUYING AND MATERIALISM TOWARDS FINANCIAL LITERACY IN COMMUNITY OF BATAM CITY

**NPM: 1641131
LILI**

ABSTRACT

This study aimed to analyze the influence of financial attitude, financial behavior, financial knowledge, propensity to indebtedness, compulsive buying, and materialism towards financial literacy.

Primary data were obtained through distributing questionnaires totaling 410 sheets to the community in Batam and then processed using SPSS 21.0 software application.

Conducted research revealed that there is significant positive effect of financial attitude, financial behavior towards financial literacy. While on the other hand, financial knowledge, the propensity to indebtedness does not have significant effect on financial literacy. Compulsive buying and materialism have significant negative effect on financial literacy.

Keywords: *Financial Attitude, Financial Behavior, Financial Knowledge, Propensity to Indebtedness, Compulsive Buying, Materialism, Financial Literacy.*