

# UNIVERSITAS INTERNASIONAL BATAM

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Faculty of Economics  
Management Study Program  
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## INFLUENCE ANALYSIS OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, FINANCIAL BEHAVIOR, FINANCIAL SOCIALIZATION AGENTS AND MONEY ATTITUDE LEVELS ON THE FINANCIAL LITERACY LEVEL OF GENERATION Z IN BATAM CITY

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### **ABSTRACT**

*Born as true digital natives, Generation Z possesses the openness to the cyber world, social networks and mobile systems. With this ease of access, Generation Z actually retains a good ability in shaping good financial literacy with the intention of the individual is ready and not entwined with financial problems based on the dwindling dexterity of financial literacy. The purpose of this research was to examine the influence of financial knowledge, financial attitude, financial behavior, financial socialization agents and money attitude on financial literacy level of Generation Z in Batam City.*

*The method applied in this research was the survey method by distributing questionnaires to 500 respondents in accordance with the required respondent characteristics. This study utilized statistical-based software namely SPSS version 21.*

*The test results in this study indicate that financial attitude, financial knowledge, financial behavior, financial socialization agents and money attitude retain significant relationship to financial literacy.*

**Keywords:** *Financial literacy, generation z, financial knowledge, financial attitude, financial behavior, financial socialization agents, money attitude*