

UNIVERSITAS INTERNASIONAL BATAM

*Faculty of Economic
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INFLUENCE ANALYSIS OF FINANCIAL LITERACY, SELF EFFICACY, FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDE, AND PARENTAL INFLUENCE ON WORKERS' FINANCIAL MANAGEMENT BEHAVIOR IN BATAM

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ABSTRACT

The research was conducted to examine the effect of financial literacy, self efficacy, financial knowledge, financial attitude, and parental influence on workers' financial management behavior in Batam. Data collection was carried out by distributing questionnaires and the total data processed 407. Testing collected data was done using the IBM SPSS 24 statistical program with multiple linear regression analysis methods.

The data tested met the data quality test, the classic assumption test and the hypothesis test. The results of the analysis of the tested data show that the variables of financial literacy, financial knowledge, financial attitude, and parental influence are significantly positively related to financial management behavior. On the other hand, self efficacy is significantly negatively related to financial management behavior. The results of the coefficient of determination test showed 47.1% of the dependent variable can be explained by the independent variables in this study and 52.9% by factors outside this study.

Keywords: *Financial Literacy, Self Efficacy, Financial Knowledge, Financial Attitude, Parental Influence, Financial Management Behavior.*