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ANALYSIS OF FINANCIAL ATTITUDE, FINANCIAL LITERACY, PARENTAL SOCIALIZATION AND INCOME EFFECTS ON SAVING BEHAVIOR COMMUNITY IN BATAM CITY

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ABSTRACT

Nowdays, many people do not understand the importance of saving, saving behavior is an important thing that must be applied since childhood by parents. Parents are the first teachers to teach children in everything, so they must know from the childhood. With financial learning from an early age, a child can get used to saving because habits must be done repeatedly so that the activity can become a habits. Financial attitude can also help someone in saving activities because the attitude shows the nature of the individual. If there is a good financial attitude of a person, then the savings behavior will be good too.

Income is also an important thing in helping someone to save because high income can make someone easier to fulfill their daily needs. This study aims to determine the effect of financial attitudes, financial literacy, parents' socialization and income toward people's saving behavior in the city of Batam. Researchers examined 226 community respondents in the city of Batam, the majority of which worked and will test with smart PLS program.

Keywords: *Financial literacy, financial attitude, parental socialization, income, saving behavior.*