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ANALYSIS OF FACTORS AFFECTING WOMEN'S FINANCIAL LITERATION IN BATAM CITY

RICKY RICKENA EXENDY
NPM : 1641147

ABSTRACT

The author conducts research on the basis and purpose of being able to analyze aspects directly related to Financial Literacy. Where can be known that Financial Literacy itself has been recognized as important for people who operate continuously in complex environments. The independent variables used in this study are Financial Attitude, Financial Behavior, and Financial Knowledge. This study does not use mediating variables.

In this research, the primary data used by the authors as a reference came from distributing questionnaires. At this stage, the authors conducted the distribution of questionnaires as many as 449 questionnaires and returned data that is 449 questionnaires. Any respondents who were used as targets of this study were women who live in the city of Batam. The data collected will then be processed using PLS-SEM (partial least square structural equation modeling).

In the research conducted, the results obtained self-efficacy and financial skill are positive and significant on financial literacy. However, the variables of financial behavior, financial attitude, and financial knowledge are insignificant on financial literacy.

Keywords: financial literacy, financial behavior, self-efficacy, financial skill, and financial attitude.