

# UNIVERSITAS INTERNASIONAL BATAM

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*Faculty of Economics  
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## ***FACTORS AFFECTING SAVING INTENTION AND BEHAVIOR OF BATAM COMMUNITY***

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### ***ABSTRACT***

*Savings behavior plays an important role in increasing community economic growth. A culture of high savings in the community will generate money in a regular banking system and will encourage the availability of fresh funds that function in driving the community's economy, where the collected funds will be channeled through credit to other communities who need funds for business development.*

*This study started by distributing questionnaire to gain opinions from respondent regarding saving behavior. A total of 250 questionnaires were distributed and 243 questionnaires were returned and then regression tests were carried out using SPSS to obtain conclusions and research hypotheses.*

*This study proves that there are influence between the independent and dependent variables in accordance with the hypothesis formulation. The study results prove that all independent variables, namely peer influence, parental socialization and financial literacy have a significant positive effect on the dependent variabel, saving behavior.*

***Keywords:*** *peer influence, parental socialization, financial literacy, saving behavior.*