

# UNIVERSITAS INTERNASIONAL BATAM

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Faculty of Economics  
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## ANALYSIS INFLUENCE OF FINANCIAL LITERACY, FINANCIAL SOCIALIZATION AGENTS, SOCIAL ECONOMIC STATUS, FINANCIAL ATTITUDE AND SELF-EFFICACY ON STUDENT FINANCIAL BEHAVIOR IN BATAM CITY

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### ABSTRACT

*The current global economic growth has had a changing effect on the social financial system. This can be seen from the effects of complexity and the use of technology on financial products and services such as broad access to loan disbursements and financial service products. If it is not treated with the right financial behavior, people can easily get caught in an unfavorable or profitable economic situation. The purpose of this research is to examine and analyze the effect of financial literacy, financial socialization agents, social economic status, financial attitude, and self-efficacy on student financial behavior in Batam City.*

*The method applied in this research is a survey method by distributing questionnaires to 420 respondents according to the required characteristics of the respondents. This research utilizes statistical software based on SPSS version 21.*

*The test results in the study show that the variables financial literacy, financial socialization agents, social economic status, financial attitude, and self-efficacy have a significant relationship to financial behavior.*

**Keywords:** *Financial Literacy, Social Economic Status, Financial Attitude, Financial Behavior, Financial Socialization Agents, Self-efficacy.*