

UNIVERSITAS INTERNASIONAL BATAM

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DETERMINING THE FACTORS AFFECTING STUDENT'S SAVING BEHAVIOR IN THE CITY OF BATAM

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ABSTRACT

This study determines the factors that influence the saving behavior of students in the city of Batam. The process of collecting data used in this research is online questionnaires by distributing questionnaires to respondents via google forms. Respondents have one opportunity to fill out a questionnaire that has been sent.

The collected data was tested by researcher using SPSS software (Statistical Package for Social Sciences) version 25. Researcher used the Slovin formula to obtain the number of respondents and the number of samples that had to be collected in this research is minimum 392 samples. However, to anticipate things that are not desired, the authors decided to collect 400 samples.

This study uses saving behavior as the dependent variable and financial literacy, parental socialization, service quality, religious belief and knowledge are used as independent variables. Not all independent variables have a significant effect on student's saving behavior. The result shows that financial literacy, parental socialization, service quality and knowledge have a significant relationship with saving behavior. However, religious belief variable shows the opposite result.

Keywords :*Saving behavior, financial literacy, parental socialization, service quality, religious belief, knowledge.*