

UNIVERSITAS INTERNASIONAL BATAM

*Undergraduate Thesis
Management Study Program
Odd Semester 2018/2019*

ANALYSIS OF FACTORS THAT IMPACT STUDENTS' FINANCIAL LITERACY LEVEL IN BATAM CITY

*Student Number: 1541083
Viviyan*

Abstract

This research is done to find out which factors affect individual's financial literacy. The factors include self-efficacy, numeracy, financial anxiety, and money attitude. 358 valid respondents data are used in the analysis. Multiple linear regression is used in this research using SPSS 21 software.

This study is made to help all individuals develop understanding which factors are affecting someone's financial literacy. In this modern world, financial literacy is one of the crucial skills required to survive.

The result shows that self-efficacy, numeracy, and money attitude significantly affect financial literacy positively, whereas financial anxiety significantly impacts financial literacy negatively.

Keywords: financial literacy, self-efficacy, numeracy, financial anxiety, money attitude