

**ANALYSIS OF THE FACTORS THAT INFLUENCE THE SAVING
BEHAVIOR OF UIB'S STUDENTS IN BATAM CITY**

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Abstract

This study aims to analyze the effect of UIB's student saving behavioral factors in Batam City. The focus of this study is to analyze the factors of saving behavior by looking at the effects of financial literacy, parental socialization, peer characteristic, and self-control. The sample of this study was 180 UIB's students in Batam City, hypothesis testing using multiple regression with IBM SPSS version 21.0 statistical software. The results of this research show a significant positive effect of the self-control on saving behavior. But financial literacy, parental socialization, and peer characteristic have no significant effect on saving behavior.

Keywords: saving behavior, financial literacy, parental socialization, self-control, peer characteristic.