

ABSTRACT

This research aims to analyze the factors that influence the behavior of students in the study of saving case S1 students of the Faculty of Economics and Business, University of Diponegoro Tembalang.

This research was conducted by taking primary data through questionnaires to 335 students from 2011 to 2013 the population of 2022 students of undergraduate courses S1 Faculty of Economics and Business, University of Diponegoro of Economic Science and Development Studies majors, Accounting majors, and Management majors who serve as respondents. Withdrawal of the sampling method used was judgment sampling method. Then the respondent data were analyzed with logistic regression model and tobit models using Eviews 8 software to achieve the research objectives.

The results using the logistic regression model showed that the variables of financial literacy, self-control variables, saving motive variables, income variables are positive and significant effect on the probability of saving. While the results of research using tobit models show that financial literacy variable, the variable self-control, saving motive variables, income variables are positive and significant effect on the amount of savings.

Keywords: Financial literacy, self control, saving motive, income.