ABSTRACT

Shifa Salsa Billah, 2026. "The Influence of Financial Literacy, Self-Control, and Peer Influence on Students' Saving Behavior (Survei of 10th Grade Students at SMA Negeri 9 Tasikmalaya)". Department of Economic Education, Faculty of Teacher Training and Education, Siliwangi University, Tasikmalaya. Supervised by Raden Roro Suci Nurdianti, M.Pd and Rendra Gumilar, M.Pd

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The low level saving behavior among students as part of early financial management. Previous studies have shown inconsistent results regarding the influence of peer factors on saving behavior, creating a research gap that needs further investigation. This study aims to examine the effect of financial literacy, self-control, and peer influence on students' saving behavior. The research method used is a survei method with an associative research design. The population of this study consists of 10th grade students at SMA Negeri 9 Tasikmalaya, with a sample of 191 students selected using a simple random sampling technique. Data were collected through questionnaires, and the data analysis technique used was multiple linear regression analysis. The results of the study indicate that financial literacy has a positive and significant effect on students' saving behavior, as well as self-control which also shows a positive and significant effect. Meanwhile, peer influence does not have a significant effect on students' saving behavior. Simultaneously, financial literacy, self-control, and peer influence affect saving behavior; however, the most dominant influences come from financial literacy and self-control.

***Keywords*: Financial Literacy, Self-Control, Peer Influence, and Saving Behavior**