

# Determinants of Saving Behavior and Financial Problem

(A Survey of Employees in Cikarang)

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Subjek : Financial

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# **DETERMINANTS OF SAVING BEHAVIOR AND FINANCIAL PROBLEM**

**(A SURVEY OF EMPLOYEES IN CIKARANG)**

**ELLENE, BBA  
SURESH KUMAR, S.T., M.Si.**

**CV. Rasi Terbit**



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Publihsed by:

Rasibook

CV. Rasi Terbit

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Website : [www.rasibook.com](http://www.rasibook.com)

Published: October, 2019

ISBN: 978-623-7214-34-2

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Nowadays, many Indonesian are suffering from poverty, bankruptcy, and health problem because they do not know how to face a financial problem when Indonesia is facing an economic crisis. When Indonesia is in crisis, the exchange rate falls dramatically; banking credit growth also experienced a significant drop. As a result, many people's savings were lost. The forced unemployment and financial bankruptcy had drastically decreased the living conditions in Indonesia. This research aims to analyze the influence of Financial Literacy, Financial Stress, and Financial Management to Saving Behavior and Financial Problem.

**Suresh Kumar** is a senior lecturer at President University, Indonesia with 10 years of experience in teaching and research. His research interests are in entrepreneurship, retail business, hospitality and tourism, and wealth management and financial planning. Currently, he serves as Head of Business Administration at President University, Indonesia.

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