

ABSTRACT

This study aims to determine the level of financial literacy among students who use financial technology in Central Java and identify the factors that influence it. The research approach uses a quantitative approach with the Partial Least Squares Structural Equation Modeling (PLS-SEM) method through the SmartPLS 4 application. Financial knowledge, financial behavior, financial attitude, financial skills as independent variables and financial literacy as the dependent variable. The subjects in this study were students using financial technology in Central Java using a purposive sampling technique. The results showed that financial knowledge, financial behavior, financial attitude, financial skills had a positive and significant effect on financial literacy and it was known that the literacy level of students using financial technology in Central Java was 53.60%, this indicated that the financial literacy skills possessed by the sample were at a low level.

Keywords: Financial Attitude, Financial Behavior, Financial Literacy, Financial Knowledge, Financial Skills.

