

ABSTRACT

This study aims to analyze the effect of sharia financial literacy, financial attitude, future orientation, and social environment on Islamic financial behavior of santri students in Semarang City. Data collection was carried out by purposive sampling method through an online questionnaire (google form) with a sample of 205 santri students in Semarang City. The analysis method used is Structural Equation Modeling-Partial Least Square (SEM-PLS) with SmartPLS 3.0 software. The results showed that sharia financial literacy, financial attitude, and future orientation have a positive and significant influence on Islamic Financial Behavior of santri students. While the social environment has no significant effect on the Islamic financial behavior of santri students.

Keywords: *Sharia financial literacy, financial attitude, future orientation, social environment, Islamic financial behavior*

