

ABSTRACT

This thesis investigates the relationship between financial literacy and financial behavior of students in Kuningan Regency. Financial literacy is becoming increasingly important in dealing with the complexity of the current financial system. This study aims to analyze the level of financial literacy among university students and its impact on their financial behavior.

The research topic that is often reviewed and analyzed today is related to financial literacy. For example, like in Indonesia, most of the students have low financial literacy skills. According to OJK data, in 2019 the financial literacy index in Indonesia was 38.03%, while in 2022 it had increased to 49.68%.

The purpose of this research is to analyze financial literacy and its impact on students' financial behavior in Kuningan district. Students who have a higher level of financial literacy tend to have a tendency to budget more effectively, manage debt more wisely, and make more informed investment decisions.

It is not uncommon for mobile banks to target village or district communities because the people have not received proper financial literacy, as happened in Kuningan Regency where this mobile bank lends money in the morning and must return it in the evening, so financial literacy education must be provided especially at the tertiary level for students, the researcher will measure the financial literacy index of students in Kuningan Regency, and see the effect on financial behavior.

Using descriptive analysis techniques and simple linear regression analysis, the sample determination technique uses simple random sampling and a sample of 382 respondents is obtained. The results of this study indicate that the financial literacy level of students in Kuningan Regency is 80.22% in the good category, and this study also shows that there is a positive and significant influence between financial literacy and financial behavior.

Keyword: Financial Literacy, Financial Behavior, Student.