

ABSTRACT

Financial inclusion among students and attitudes towards managing finances are still relatively low because many students still do not know financial literacy. The use of fintech for students who are entrepreneurship or who have an interest in entrepreneurship carries risks that they must bear. The aim of this research is to determine the influence of financial literacy and fintech on financial management attitudes through financial inclusion

This research uses descriptive quantitative methods. The data collection technique used was non-probability proportional by distributing questionnaires to 300 active students in Indonesia as samples. The data collection technique used is non-probability proportional. This research uses SmartPLS3 to process data and uses outer model, inner mode, and hypothesis testing as data analysis techniques.

The results of this research show that there is a significant influence on the independent variables (fintech and financial literacy) on the dependent variable (financial inclusion and financial management attitudes), apart from that there are also indirect effect results where financial inclusion is the mediating variable between the fintech and literacy variables. finances on financial management attitudes.

Keywords: Financial Literacy, Fintech, Financial Inclusion, Financial Management Attitudes, Students.