

ABSTRACT

The Global Financial Literacy Excellence Center (2022) released a survey indicating that the majority of countries worldwide still have financial literacy levels below the minimum standard set by the OECD, which is 70%. Meanwhile, Indonesia's financial literacy rate is in the range of 30%-40%. Therefore, researchers are interested in investigating this phenomenon.

The research aims to determine the positive and significant influence of Financial Literacy, Financial Inclusion, and Financial Behavior on Financial Planning. The research methodology is quantitative with a descriptive-causal research design. A survey was conducted with 400 samples from the Gen Z student population at Telkom University. The independent variables include Financial Literacy (X1), Financial Inclusion (X2), and Financial Behavior (X3), while the dependent variable is Financial Planning (Y). The sampling technique used in this research is non-probability sampling (purposive sampling). Data analysis techniques include descriptive analysis and path analysis using SmartPLS.

The results of the study show that Financial Literacy has a positive and significant influence on Financial Inclusion, Financial Behavior, and Financial Planning for Gen Z students at Telkom University. Financial Inclusion has a positive and significant mediating effect on the influence of Financial Literacy on Financial Planning, indicating the commitment of Gen Z students at Telkom University to achieve financial goals through the use of financial products, such as investments, supported by practical access to financial services.

Keywords: *Finance, Gen Z, Telkom University Students*