

ABSTRACT

Teen lifestyle are now strongly influenced by the expenditures to the needs of the trend. Such as having more gadgets and just for style or prestige, make loans beyond the limits, hangout that has become routine, underestimate the money and the urge to imitate because it is affected by new things. Based on OJK survey, the financial literacy of students had just about 28%. If not provided with the basic knowledge related to financial decisions or financial literacy, it will be difficult to avoid waste.

The purpose of this research is to know the influence of sub variable financial attitude, financial behavior and financial knowledge to financial literacy. The latent variable in this research is financial literacy. While the manifest variables are financial attitude, financial behavior and financial knowledge.

The data used are primary data in the form of an online questionnaire disseminated via social media. The object of this study was student of Telkom University. Sampling was done by using probability sampling with a sample of 379 people. The analytical method used is the analysis of Structural Equation Modeling (SEM).

Based on the analysis results, financial attitude has influence of 87,3%, financial behavior has influence of 72,5% and financial knowledge has influence of 55,4% of financial literacy.

Keyword: *Financial Literacy, Financial Attitude, Financial Behavior, Financial Knowledge, Students.*