

ABSTRACT

Covid 19 has an impact on all sectors, especially the economy which has an indirect impact on students who are still dependent on their parents, to prevent financial problems through good financial literacy, Telkom University students have a good level of financial literacy, but in reality, there are protests against existing financial-related policies that create a gap between theory and reality. Therefore, researchers are interested in examining this phenomenon through financial disciplines.

The type of research used in this research is descriptive verificative quantitative research method. There are independent variables in this study, Financial Literacy (X), the dependent variable is Financial Attitude (Y1), Financial Inclusion (Y2), and Financial Behaviour (Y3). probability sampling with purposive type with respondents totaling 100 students of Business Administration major. The data analysis technique used descriptive analysis and path analysis in SmartPLS.

Based on data processing, it was found that the variables of Financial Literacy, Financial Attitude, Inclusion had a response in the good category while Financial Behaviour was in the very good category. The results of the hypothesis test showed that H1₁ was accepted, H1₂ was accepted, H1₃ was accepted, H1₄ was rejected, H1₅ was accepted, H1₆ was rejected, H1₇ was accepted.

Keywords: Covid 19, Finance, Students, Telkom University.