

## **ABSTRACT**

*There are surveys that show that financial awareness among the public still needs to be improved. PT Bank Neo Commerce Tbk (BNC) released the OCBC NISP Financial Fitness Index survey (2022), which shows that the financial health index of the Indonesian people is still quite low, only reaching 37.72 out of a maximum score of 100. A survey from the Global Financial Literacy Excellence Center (2021) also shows that the average level of financial literacy of the five generations is still quite low, with a score below 60%. The generation with the lowest level of financial literacy is Gen Z (43%), which is lower than the other four generations.*

*This study aims to determine the effect of Student Citizenship Behavior on Financial Literacy with Financial Attitude as an intervening variable in Generation Z students of the Faculty of Communication and Business, Telkom University. The research method used in this research is a quantitative method with descriptive analysis where sampling is done by a non-probability sampling method with 100 respondents. The analysis technique used in this research is Structural Equation Modelling (SEM) using SmartPLS 4.0 software.*

*The results of this study are that the Student Citizenship Behavior (X) variable has a positive and significant effect on Financial Literacy (Y), the Student Citizenship Behavior (X) variable has a positive and significant effect on Financial Attitude (Z), the Financial Attitude (Z) variable has a positive and significant effect on Financial Literacy (Y), Student Citizenship Behavior (X) has a positive and significant effect on Financial Literacy (Y) with Financial Attitude (Z) as an intervening variable.*

**Keywords:** *Student Citizenship Behavior, Financial Literacy, Financial Attitude, Student, Generation Z*