ABSTRACT

The National Financial Literacy and Financial Inclusion Survey organized by the Financial Services Authority (OJK) and the Central Statistics Agency (BPS) in 2024 showed that the financial literacy index of the Indonesian population was 65.43%, while the financial inclusion index was 75.02% (OJK, 2024). This shows a gap of 9.59%, meaning that although access to financial services is increasingly widespread, people still have little understanding of how to use these services.

This research aims to understand the influence of financial knowledge on financial planning with financial strategy as a mediation variable in students of the Faculty of Communications and Business at Telecom University. This research, based on its methodology, is a kind of quantitative research with descriptive analysis. In this study, samples were taken using non-probability sampling techniques from 100 people. The analytical technique used in this study is structural equation modelling (SEM) using SmartPLS 4.0 software.

The results of this analysis show that there is a positive and significant influence between the variables financial knowledge (X) and financial planning (Y). The variable financial knowledge (X) has a significant and positive influence on the financial strategy (Z). Furthermore, the financial strategy variable (Z) has an important and positive impact on financial planning (Y), and the financial knowledge variable has a positive and significant impact on financial planning (Y), with financial strategy (Z) acting as a mediation variable for students of the Faculty of Communications and Business at Telecom University.

Keywords*: Financial Knowledge, Financial Planning, Student, Financial Strategy*