

## **ABSTRACT**

*Indonesia is a country with the largest Muslim population in the world. According to data from the World Population Review in 2021, the number of Muslims in Indonesia is approximately 229 million people, or about 87 percent of the total population in Indonesia. With the mentioned number of Muslim citizens, Indonesia has significant potential in Sharia finance. Students who are expected to become pillars of the nation can utilize the potential of Sharia finance, especially students of Islamic Economics.*

*This research aims to analyze the influence of financial literacy, lifestyle, and religiosity on the Sharia financial behavior of students. The research utilizes multiple linear regression analysis technique and data testing using the SPSS Statistics 25 program. The research sample consists of 100 students selected through purposive sampling, and data collection is conducted through questionnaires.*

*The research findings indicate that, partially, financial literacy and religiosity have a significant influence on the Sharia financial behavior of students. However, lifestyle, partially, does not have a significant influence on the Sharia financial behavior of students. Meanwhile, collectively, financial literacy, lifestyle, and religiosity have a significant positive influence on the Sharia financial behavior of students.*

*Keywords: financial literacy, lifestyle, religiosity, Sharia financial behavior, students.*