

ABSTRACT

This research analyzes the financial management behavior of Muslim students using FinTech through an Islamic financial literacy and lifestyle approach. The analysis was carried out because Islamic financial literacy in Indonesia has high potential for understanding considering that the majority of the Indonesian population is Muslim. Transaction growth over the last three years has experienced a high rate of increase but this has not been accompanied by growth in sharia financial literacy and a good lifestyle. This research uses the variables Islamic Financial Knowledge, Financial Skills, Self-Confidence, and Lifestyle on Financial Management Behavior using the Planned Behavior Theory approach. This research uses a quantitative analysis approach with the SEM (Structural Equation Modeling) analysis method. The sampling technique used in this research is purposive sampling by taking a sample of 200 Muslim student respondents who use FinTech in Central Java. The research instrument used a questionnaire via the Google Form platform and was analyzed using Smart-PLS 3.2.9.

The research results show that Islamic Financial Knowledge has a positive and significant influence on Financial Management Behavior among Muslim FinTech user students in Central Java. Financial Skills have a positive and significant influence on the Financial Management Behavior of Muslim students who use FinTech in Central Java. Individual beliefs have a positive and significant influence on the financial management behavior of Muslim students who use FinTech in Central Java. Lifestyle has a positive and significant influence on the financial management behavior of Muslim students who use FinTech in Central Java. With these findings, it is hoped that OJK and BI can strengthen FinTech in terms of easy access. As well as providing understanding and training in sharia-based financial literacy and management.

Keywords: *Islamic Financial Literacy, Financial Skills, Financial Self-Efficacy, Lifestyle, Financial Management Behavior.*