

## ABSTRACT

*The National Survey on Indonesian Financial Literacy and Inclusion in 2016 shows that the financial literacy index is still low. One of the programs of the OJK in the Indonesian Financial Literacy and Inclusion Survey is through education. Education plays an important role in shaping literacy through education. Institutions that teach about Islamic economics should ideally have students who know the knowledge of Islamic financial literacy well because the teaching material includes economics, business, and Islamic finance.*

*This study aims to analyze the level of sharia financial literacy of S-1 Islamic Economics students in Semarang City, including factors that influence the knowledge of sharia financial services institutions and the influence of sharia financial services institutions knowledge on sharia financial planning, behavior of paying obligations, and investment behavior. The method used to measure Islamic financial literacy is in the form of questions about Islamic financial service institutions and Islamic financial management by students. Data obtained from questionnaires with a sample of 135 respondents with the linear regression method.*

*The results of this study indicate the level of sharia financial literacy of undergraduate students of Islamic Economics in the city of Semarang is included in the category of moderated enough. The level of knowledge of Islamic financial services institutions of students is significantly influenced by the duration of study, other factors such as gender, GPA of the level of expenditure in the study area does not significantly influence the level of knowledge of Islamic financial services institutions of students. Knowledge of Sharia Financial Services Institutions S-1 Islamic Economics students in the city of Semarang has a significant effect on the management of Islamic finance in the form of financial planning, paying obligations, and investments.*

**Keywords:** *Islamic Financial Literacy, Islamic Financial Management, Students, Islamic Financial Service Institutions.*