

## **ABSTRACT**

*Financial inclusion, financial literacy and financial technology are no longer commonplace for students. The current modern era requires students to have more knowledge and experience of financial technology, financial literacy and financial inclusion. This study aims to analyze the effect of financial literacy and financial technology on financial inclusion of students of the Faculty of Economics and Business, Diponegoro University class 2016-2020.*

*This study used primary data obtained from questionnaires and a sample of 206 students using Proportional Stratified Random Sampling technique. The method used is Structural Equation Modeling-Partial Least Square (SEM-PLS). The variables used in this study are financial inclusion and financial technology as endogenous/dependent variables and financial literacy as exogenous/independent variables.*

*The questionnaire in this study has been tested for validity and reliability with a validity value above 0.361 and a Cronbach's alpha value of more than 0.70. The results showed that the R-Square value was 0.839 for the financial technology variable and 0.917 for the financial inclusion variable. The results of hypothesis testing are known that financial literacy has a positive and significant effect on financial inclusion with a T-statistics value of 14,949. Financial technology has a significant positive effect on financial inclusion with a T-statistic value of 3.035 and the financial literacy variable also has a significant positive effect on financial technology with a T-statistic value of 62,472.*

*Keywords: Financial inclusion, financial literacy, financial technology, Structural Equation Modeling-Partial Least Square (SEM-PLS)*