## *ABSTRACT*

## *THE INFLUENCE OF LIFESTYLE, FINANCIAL TECHNOLOGY, AND FINANCIAL INCLUSION ON FINANCIAL BEHAVIOR OF SILIWANGI UNIVERSITY STUDENTS*

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*This study aimed to determine how lifestyle, financial technology, financial inclusion, and financial behavior were observed in Siliwangi University Students. In addition, this study aimed to determine how lifestyle, financial technology, and financial inclusion influenced financial behavior in Siliwangi University Students. This study used a quantitative approach with a verification research type. The data collection technique employed was primary data obtained from the results of the questionnaire distribution. The research sample consisted of 80 respondents, calculated based on the Slovin formula. The data analysis tool used was path analysis through SPSS 25 software. The results of the study indicated that there was a relationship between lifestyle and financial technology, lifestyle and financial inclusion, and there was also a relationship between financial technology and financial inclusion. And the variables lifestyle, financial technology, and financial inclusion affected financial behavior. This study provided implications for students to improve financial literacy, so that they could use financial technology and utilize financial inclusion wisely.*

***Keywords*: *Lifestyle, Financial Technology, Financial Inclusion, Financial Behavior*.**