

## **ABSTRACT**

*This study aims to determine the effect of understanding Fintech and Financial Literacy on Student Financial Behavior during the Covid-19 pandemic (Case Study on STIE Mahardhika Surabaya Students). This research includes quantitative approach research. The population in this study were students of STIE Mahardhika Surabaya and the sampling technique used was simple random sampling. The sample taken as many as 133 respondents. Collecting data using direct survey methods (interviews, questionnaires, observations) on STIE Mahardhika Surabaya students and analyzed by Multiple Linear Regression analysis with the help of the SPSS 24 application. Based on the results of the study it can be concluded that (1) Fintech has an influence on STIE Mahardhika Surabaya students during the covid19 pandemic, (2) Financial Literacy has an influence on STIE Mahardhika Surabaya students during the covid19 pandemic, (3) Fintech and Financial Literacy also have a simultaneous influence on STIE Mahardhika Surabaya students during the covid19 pandemic.*

**Keywords: Fintech, Financial Literacy, Financial Behavior**

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pemahaman *Fintech* dan Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa dimasa pandemi Covid-19 (Studi Kasus Pada Mahasiswa STIE Mahardhika Surabaya). Penelitian ini termasuk penelitian pendekatan kuantitatif. Populasi dalam penelitian ini adalah mahasiswa STIE Mahardhika Surabaya dan teknik pengambilan sampel yang digunakan adalah *simple random sampling*. Sampel yang diambil sebanyak 133 responden. Pengumpulan data dengan metode survey langsung (interview, kuisioner, observasi) terhadap mahasiswa STIE Mahardhika Surabaya dan dianalisis dengan analisis Regresi Linear Berganda dengan bantuan aplikasi SPSS 24. Berdasarkan hasil penelitian dapat disimpulkan bahwa (1) *Fintech* memiliki pengaruh terhadap Mahasiswa STIE Mahardhika Surabaya pada masa pademi covid19, (2) Literasi Keuangan memiliki pengaruh terhadap mahasiswa STIE Mahardhika Surabaya pada masa pademi covid19, (3) *Fintech* dan Literasi Keuangan juga memiliki pengaruh secara simultan terhadap mahasiswa STIE Mahardhika Surabaya pada masa pademi covid19.

**Kata Kunci:** *Fintech*, Literasi Keuangan, Perilaku Keuangan