

## **ABSTRACT**

*Bandung is the economic and governmental centre of West Java province and the most populous area in all of West Java with the highest number of students. In addition, Bandung is the second largest fintech market in the country. Despite the high level of financial literacy and inclusion in West Java province, currently many people, especially students, are tempted to shop online impulsively because of the various benefits and conveniences they feel. Due to this phenomenon, this study focuses on the impact of financial technology, financial literacy, and financial inclusion on the financial behaviour of university students in Bandung City.*

*This research utilises quantitative research methods and the data analysis process involves multiple linear regression analysis techniques. Data testing comes from the results of distributing questionnaires to 400 respondents. The results of the study state that the financial technology payment variable has no effect on financial behavior, while the financial literacy variable and financial inclusion have a partially effect on financial behavior, and financial technology payment, financial literacy, and financial inclusion have a effect simultaneously on the financial behavior of students in Bandung City.*

**Keywords:** *financial technology, financial literacy, financial inclusion, financial behaviour.*