

## **ABSTRACT**

*The purpose of this research is to analyze the financial literacy and financial inclusion Islamic banking at the Islamic College in the city of Semarang, examines the role of demographic factors in moderating influence on financial literacy and financial inclusion against islamic financial utility as well as knowing the difference financial literacy and financial economic faculty students inclusion and non-economic. The population in this research is a student of economic faculty of economic and non-existing in the Islamic College in the city of Semarang that has at least 1 month account ownership to be able to boost the islamic financial utility. The sample in this study of 175 respondents. The type of research used in this research is explanatory research reseach and deskriptif statistics. The analysis in this study is a multiple regression. The results of the analysis showed that the level of financial literacy of the respondents included in the category of being and the level of financial inclusion by Sharia banking according to the student qualify for the category of being. The results of the research hypothesis indicates that financial literacy is positive but not significant effect against islamic financial utility and financial inclusion of positive and significant effect against islamic financial utility. Parent education and income of the elderly reinforce the influence of financial literacy against islamic financial utility as well as the existence of a difference financial literacy against islamic financial utility of the economic faculty students and non-economic.*

**Keywords:** *Financial Literacy, Financial Inclusion, Demographic Factors, Islamic Financial Utility.*

## ABSTRAK

Tujuan penelitian ini adalah menganalisis *financial literacy* dan *financial inclusion* perbankan syariah pada mahasiswa perguruan tinggi islam di kota Semarang, mengkaji peran *demographic factors* dalam memoderasi pengaruh *financial literacy* dan *financial inclusion* terhadap *islamic financial utility* serta mengetahui perbedaan *financial literacy* dan *financial inclusion* mahasiswa fakultas ekonomi dan non-ekonomi. Populasi dalam penelitian ini adalah mahasiswa fakultas ekonomi dan non ekonomi yang ada di perguruan tinggi islam di kota Semarang yang mempunyai kepemilikan *account* minimal 1 bulan untuk dapat meningkatkan *islamic financial utility*. Sampel dalam penelitian ini sebesar 175 responden. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian *explanatory reseach* dan statistik deskriptif. Analisis dalam penelitian ini adalah regresi berganda. Hasil analisis menunjukkan bahwa tingkat *financial literacy* responden termasuk dalam kategori sedang dan tingkat *financial inclusion* oleh perbankan syariah menurut mahasiswa termasuk pada kategori sedang. Hasil hipotesis penelitian menunjukkan bahwa *financial literacy* berpengaruh positif namun tidak signifikan terhadap *islamic financial utility* dan *financial inclusion* berpengaruh positif dan signifikan terhadap *islamic financial utility*. Pendidikan orang tua dan Pendapatan orang tua memperkuat pengaruh *financial literacy* terhadap *islamic financial utility* serta adanya perbedaan *financial literacy* terhadap *islamic financial utility* mahasiswa fakultas ekonomi dan non-ekonomi.

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