

***THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL  
INCLUSION, AND INDIVIDUAL MODERNITY ON THE  
SAVING BEHAVIOUR OF BENGKALIS STATE POLYTECHNIC  
STUDENTS***

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***ABSTRACT***

*Saving behavior is a practice and one of the ways students manage and organize their finances for future security. The research was conducted to determine how financial literacy, financial inclusion, and individual modernity influence the saving behavior of students at Politeknik Negeri Bengkalis. The study was conducted in the Business Administration department of Politeknik Negeri Bengkalis from 2021 to 2023. The method used was saturated sampling, involving 368 respondents who provided answers. Data were collected through questionnaires distributed via Google Forms and analyzed using hypothesis tests (t-test) and (f-test). The research results show that the saving behavior of students at Politeknik Negeri Bengkalis is influenced by financial literacy, financial inclusion, and individual modernity.*

***Keywords: Financial Literacy, Financial Inclusion, Individual Modernity,  
Saving Behavior***