ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY ON FINANCIAL INCLUSION WITH FINANCIAL TECHNOLOGY AS A MEDIATION VARIABLE

(Survey of Students of the Faculty of Economics and Business, Siliwangi University)

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This study aims to determine and analyze: financial literacy, financial inclusion, and financial technology among students of the Faculty of Economics and Business, Siliwangi University; the influence of financial literacy on financial inclusion; the influence of financial literacy on financial technology; the influence of financial technology on financial inclusion; and the role of financial technology as a mediating variable in the relationship between financial literacy and financial inclusion. This study uses a quantitative method with a descriptive approach and a survey research type. The data used were primary data obtained through distributing questionnaires to student respondents of the Faculty of Economics and Business, Siliwangi University. The data analysis technique used was the Structural Equation Model (SEM) based on Partial Least Square (PLS-SEM). The results of the study show that: financial literacy, financial inclusion, and financial technology were in the good category; financial literacy has a positive and significant effect on financial inclusion; financial literacy has a positive and significant effect on financial technology; financial technology has a positive and significant effect on financial inclusion; and financial technology was able to mediate the influence of financial literacy on financial inclusion in a positive and significant way.

Keywords: Financial Literacy, Financial Inclusion, Financial Technology.

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ABSTRAK

PENGARUH LITERASI KEUANGAN TERHADAP INKLUSI KEUANGAN DENGAN *FINANCIAL TECHNOLOGY* SEBAGAI VARIABEL MEDIASI
(Survey pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Siliwangi)

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Penelitian ini bertujuan untuk mengetahui dan menganalisis: literasi keuangan, inklusi keuangan, dan *financial technology* pada mahasiswa Fakultas Ekonomi dan Bisnis Universitas Siliwangi; pengaruh literasi keuangan terhadap inklusi keuangan; pengaruh literasi keuangan terhadap financial technology; pengaruh *financial technology* terhadap inklusi keuangan; serta peran *financial technology* sebagai variabel mediasi dalam hubungan antara literasi keuangan terhadap inklusi keuangan. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif dan jenis penelitian survei. Data yang digunakan adalah data primer yang diperoleh melalui penyebaran kuesioner kepada responden mahasiswa Fakultas Ekonomi dan Bisnis Universitas Siliwangi. Teknik analisis data yang digunakan adalah *Structural Equation Model* (SEM) berbasis *Partial Least Square* (PLS-SEM). Hasil penelitian menunjukkan bahwa: literasi keuangan, inklusi keuangan, dan *financial technology* berada dalam kategori baik; literasi keuangan berpengaruh positif dan signifikan terhadap inklusi keuangan; literasi keuangan berpengaruh positif dan signifikan terhadap *financial technology*; *financial technology* berpengaruh positif dan signifikan terhadap inklusi keuangan; serta *financial technology* mampu memediasi pengaruh literasi keuangan terhadap inklusi keuangan secara positif dan signifikan.

Kata kunci: literasi keuangan, inklusi keuangan, *financial technology*.