International Journal of Application on Economics and Business (IJAEB)
Volume 3, Issue 2, 2025. ISSN: 2987-1972

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, AND FINANCIAL ATTITUDE ON FINANCIAL INCLUSION IN JAKARTA

Martin Hendra[1*], Tannia[2]

[1,2] Faculty of social science and humanity, Universitas Bunda Mulia, Jakarta, Indonesia
Email: Martinhendra19@gmail.com

*Corresponding Author

Submitted: 11-01-2025, Revised: 21-03-2025, Accepted: 15-04-2025

ABSTRACT

The purpose of this study is to ascertain and examine how financial technology, financial attitude, and financial literacy affect financial inclusion in Jakarta. Using a quantitative methodology and primary data, this study employs a questionnaire as its instrument and a Likert scale as its measuring tool. This study employs one dependent variable, financial inclusion, and three independent variables: financial literacy, financial technology, and financial attitude. The study's population consisted of all the people of Jakarta between the ages of 18 and 25. Purposive sampling and the hairs approach are used in this sample procedure. The hypothesis test, a validity test, and a reliability test are the data analysis methods employed. The data is then processed using SmartPLS.

Keywords: *Financial Literacy, Financial Technology, Financial Attitude, and Financial Inclusion*

1. INTRODUCTION

Financial inclusion is one of the key elements for sustainable economic development. The term represents to the ability of individuals and small and medium-sized enterprises to access and use formal financial services, which is a key for improving welfare and reducing poverty (World Bank, 2021). In Indonesia, the government and finance institutions have made financial inclusion one of a top priority to ensure that all segments of society, including marginalized groups, have access to appropriate financial services (ojk.go.id, 2022). Based on data from the Financial Services department, Jakarta's financial inclusion rate has reached 96.62%, indicating that financial goods and services are accessible to the entirety of residents of Jakarta (ojk.go.id, 2022). Although this figure is very high, there are still challenges that need to be overcome to ensure that this access is accompanied by a proper understanding of available financial products.

Figure 1. Data Information

One crucial element affecting financial inclusion is financial literacy (sikapiuangmu.ojk.go.id, 2022). Bhushan & Medury (2013) define financial literacy as the capacity to evaluate information and make sound decisions regarding the management and utilization of money. It includes understanding fundamental financial concepts, managing personal finances, and being aware of financial products and services (Ni Komang Dwi, 2024). A solid grasp of these financial products and services enables individuals to make more informed financial choices (sikapiuangmu.ojk.go.id). Pant, Sudhir & Agarwal, Manjari (2024) emphasize that financial literacy is vital for everyone. Individuals with strong financial literacy are better equipped to make responsible and effective financial decisions (sikapiuangmu.ojk.go.id). People who possess adequate knowledge are generally more successful in managing their finances, which includes saving, investing, and using credit wisely (Dewanti, 2023).

A lack of financial literacy perpetuates a cycle in which many individuals are not familiar with financial systems as well as services (Dasra Viana, 2021). Additionally, Priya, Ch & Rao, P. (2024) note that lower financial literacy correlates with a decreased ability to make sound financial decisions. Studies show that individuals with strong financial literacy are generally better at budgeting, avoiding unnecessary debt, and making wise investments. However, data indicate that in Jakarta, especially among those aged 18-25, financial literacy remains low at 70.19% compared to other age groups. This indicates a discrepancy between the availability of and comprehension of available financial products (ojk.go.id, 2022).

Financial technology has become one of a crucial ally in tackling the challenges of financial inclusion and literacy (Jange, B., Pendi, I., & Susilowati, E. M. (2024)). Fintech involves the application of technology to provide financial services in a more efficient and innovative manner. It also includes technological advancements designed to improve and support financial services (Abdullah Kafabih, 2020). As noted by Palinggi & Allolinggi (2019), fintech represents a new outcome of the integration of digital technology with the financial sector. Additionally, Parsaulian, B. (2021) characterizes fintech as an application of information technology within finance. According to Bank Indonesia (BI), financial technology results from the combination of financial services and technology, leading to a shift from traditional business models to more modern approaches. The emergence of fintech allows individuals to gain rapid and efficient access to financial services (sikapiuangmu.ojk.go.id). For instance, mobile apps and digital platforms make it possible for people to obtain financial services without needing to visit physical banks, which is especially beneficial for those in remote areas who have difficulty accessing traditional financial institutions.

Moreover, many financial technology platforms also provide educational resources, such as articles and videos on financial management. In this way, financial technology not only serves as an access tool, but also as a means to improve people's understanding of financial products (sikapiuangmu.ojk.go.id). When people understand the products and risks involved, Their probability of taking part in the financial system and utilize existing services (fiscal.kemenkeu.go.id, 2019).

On the other hand, the existence of financial technology also contributes to increasing financial literacy (pascasarjanafe.untan.ac.id, 2020). By providing easier access and transparent information, financial technology can help people understand the positive outcomes of financial services (sikapiuangmu.ojk.go.id). This linkage is an important basis for further research on how these two factors can support each other in improving access to financial services.

Furthermore, a key component of financial inclusion is financial attitudes. As financial inclusion expands, positive financial attitudes represent a rise in financial services-related abilities, knowledge, comprehension, and fundamental concepts. This covers elements including increased accessibility, increased use, and enhanced quality of financial services for people (Yang & Zhang, 2022). Higher levels of financial inclusion are typically seen in people who are able to carefully consider their financial options, organize their finances, control their spending, and set specific financial objectives (Risa Liska, 2023).

Based on previous research, there is a research gap among the variables. Noviyanti. (2022) and Salwa, N. (2022) f(2020) reported that financial literacy is not significant and does not influence financial inclusion. Additionally, Noviyanti. (2022) and Safira, Y. A., & Fitri, Y. E. (2020) indicated that financial technology positively and significantly affects financial inclusion. However, Adinda Novita Sari (2020) and Meiryani, J. E., Chang, A., & Sun, Y. (2022) found that financial technology is not significant and does not influence financial inclusion. Koraag, S. T. G.(2024) and Stella, M. (2022) reported that financial attitudes have a positive and significant effect on financial inclusion.ound that financial literacy has a positive and significant impact on financial inclusion. Conversely, Romadhon, I. A.

The purpose of this study is to investigate the connections among financial inclusion, financial technology, financial attitudes, and financial literacy in Jakarta. The goal of this research is to better understand how these three elements can help the community and policymakers get better access to and knowledge of financial services. Improving financial inclusion entails more than just granting access; it also entails making sure that people have the skills and mindset needed to utilize these services to their full potential. Thus, it is possible to achieve sustainable and inclusive economic development.

Financial Inclusion

Financial inclusion, according to Durai & Stella (2019), is the process of guaranteeing that everyone has access to sufficient financial services and credit at a reasonable price. Financial inclusion, according to Sanistasya (2019), is the capacity of people and communities to get and make use of a range of reasonably priced and suitably suited financial goods and services. Yanti (2019) highlights a number of indicators that impact financial inclusion, including:

1. **Access**: This indicator examines an individual's ease of use of financial services and pinpoints potential obstacles to creating and utilizing a bank account.
2. **Usage**: This evaluates how much people make use of financial services and goods.
3. **Quality**: This component evaluates whether the financial services and products that are offered satisfy the needs of clients.
4. **Wellbeing**: This indicator assesses how financial services affect consumers quality of life.

Financial Literacy

According to Pusporini (2020), financial literacy is a set of exercises designed to improve people's knowledge, abilities, and self-assurance so they can better handle their own money. Financial literacy, according to OJK (2019), is the capacity of people to comprehend and apply financial information efficiently, make wiser financial decisions, and select financial services and products that meet their objectives and needs. Financial literacy is defined as the information, abilities, and beliefs that impact attitudes and behavior to raise the standard of financial management and decision-making in order to attain prosperity (OJK, 2021). Chen & Volpe (1998) claim that it clarifies a number of factors related to determining the state of financial literacy, including:

1. **General Understanding of Personal Finances**
   Understanding the fundamentals of personal finance is the first component.
2. **Loans and Savings**
   Understanding loans and savings, including how to utilize credit cards for purchases, is part of the second component.
3. **Insurance**
   Understanding the fundamentals of insurance and its different kinds, including health, life, and auto insurance, is the third element.
4. **Investment**
   The fourth aspect involves understanding investments and matters related to them, such as investment risks and investment products like stocks, bonds and mutual funds.

Financial Technology

According to Dhany (2022), fintech is the innovative use of technology to deliver financial services. It is a clear example of how information technology is being used in the financial services industry, It has an effect on financial inclusion growth (Dhany, 2022). Dhany (2022) further clarified that the purpose of financial technology is to make it easier for people to obtain money, boost transactions, and improve financial system involvement. According to Dinar (2020), financial technology, or simply financial technology, is a service provided by the financial industry that makes use of an internet system. According to Arner (2020), technological advancements intended to enhance and expand financial services are referred to as financial technology.

Financial Attitude

A single definition of financial attitude is a psychologically based viewpoint on money. This can be shown by a person's capacity to manage their finances, develop budgets, exercise self-control over their spending, and take action to make wise financial choices (Asandimitra, 2018). Humaira and Sagoro (2019) define financial attitude as the use of financial concepts to generate and preserve value through resource management and prudent choice-making.

Relationship between Variables

Relationship between Financial Literacy and Financial Inclusion

According to research by Octaviani Salsabella (2022) and Yolanda Atika Safira (2020), financial literacy has a significant and positive impact on financial inclusion. It has been shown that the more financial literacy an individual possesses, as measured by their knowledge, attitudes, and behaviors, the more they use financial products and services.

The acceptance and use of financial services is significantly impacted by financial literacy, which includes financial management, knowledge of investment rewards and risks, and the capacity to make wise financial choices. Strong financial literacy increases the probability that people will make responsible and well-informed judgments, whereas lack may prevent wise decision-making (Geriadi, 2023).

Additionally, financial inclusion is positively and significantly impacted by financial literacy, according to research by Ndruru (2019). Financially literate people are considerably more inclined to use financial goods and services responsibly.

Relationship between Financial Technology and Financial Inclusion

Geriadi (2023) defines financial technology, or fintech, as a collection of financial sector processes and technology that makes it easier to buy and sell products and services whenever you want. Fintech contributes to the improvement of financial inclusion.

Financial technology has a beneficial effect on financial inclusion, according to research by Wediati (2022). Fintech has the potential to reach Indonesian communities who were previously underserved by banking services. The availability of technology-based financial goods makes it easier to obtain financial products, expedites transactions, and enhances financial inclusion in Indonesia.

According to research by Yolanda Atika Safira (2020) and Octaviani Salsabella (2022), financial technology positively and significantly impacts financial inclusion. This implies that financial products and services are used more frequently the more financial technology is used, especially through online programs.

Relationship between Financial Attitude and Financial Inclusion

Koraag, S. T. G. (2024) points out that financial attitudes significantly and positively influence financial inclusion. Written in various ways, the more financially literate learners are, the better their financial attitudes are. It also means that having a positive outlook on money will encourage greater access to various kinds of financial organizations, goods, and services.

According to research by Yang and Zhang (2022), financial inclusion is positively and significantly affected by financial views. Strong financial attitudes are linked to improved financial services abilities, knowledge, comprehension, and fundamental ideas, all of which are growing as financial inclusion increases. This encompasses factors including enhanced individual access, utilization, and quality of financial services.

As stated by Stella, M. (2022), people who have good financial attitudes are more likely to use financial services, which suggests that financial attitudes have a positive and significant impact on financial inclusion.

Research Paradigm

To better understand how financial technology, financial attitude, and financial literacy impact financial inclusion in Jakarta, the current study paradigm was developed:

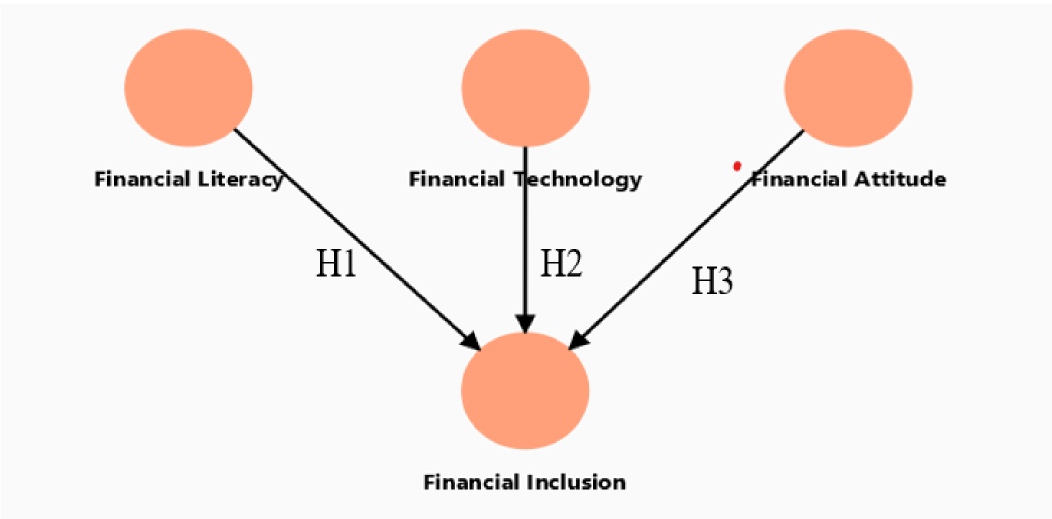

Figure 2. Research Paradigm by The Researcher (2024)

2. RESEARCH METHOD

This study uses a quantitative methodology, which is according to Sugiyono (2022), states that research on samples and populations is done using the quantitative approach, which is a methodology based on actual facts. The purpose of the data, which is numerical data that can be computed by statistical analysis, is to test the hypothesis. In order to get a more precise visual of the phenomena being studied, field research is the sort of research that is being used. Its goal is to gather data and information directly from respondents at the place of the research topic.

Questionnaires will be used to gather primary data. Sugiyono (2022) defines primary data as information collected directly from sources, in this case respondents who fulfill specific requirements. The main instrument used in this study, the questionnaire, requires respondents to react to a list of statements or questions (Sujarweni, 2020: 94).

The sample size will be calculated using the Hair formula (2019), which indicates that the number of samples should depend on the number of indicators, multiplied by a factor ranging from 5 to 10. The measurement approach will employ a Likert scale, where respondents rate the given statements on a scale from 1 (strongly disagree) to 5 (strongly agree). According to Sugiyono (2022), this scale effectively measures the opinions, attitudes, and perceptions of individuals or groups regarding social phenomena. The variables will be transformed into indicator variables, which will then be organized to form a consensus for creating instrument items in the shape of questions and statements. The next section will introduce a Likert scale instrument featuring these statements. Once the data is collected, analysis will be performed using SmartPLS software to ensure valid and reliable results.

3. RESULTS AND DISCUSSIONS

This section presents the demographic data collected from the respondents in the current study. Understanding the demographic characteristics of participants is crucial for contextualizing the research findings and assessing the representativeness of the sample. The data includes information on gender, residence, and age, which provides insights into the diversity of the respondents.

Table 1. Respondent Demographic

Description	Frequency	Percentage
Gender		
Male	100	48,1%
Female	108	51,9%
Total	208	100%
Residence		
Jakarta	199	95,7%
Outside Jakarta	9	4,3%
Total	208	100%
Age		
18 – 25 years	208	100%
Total	208	100%

The population used in this study consists of Jakarta residents between the ages of 18 and 25. Although 185 individuals from Jakarta were included in the research sample, 208 data entries provided 197 useful data items.

100 males (48.1%) and 108 females (51.9%) represent the sample, which has a total sample size of 208 people based on the demographics of the respondents. In terms of residence, 199 people (95.7%) in the sample are from Jakarta, while the remaining 9 people (4.3%) are from other places. The 208 responders all fell between the 18–25 age range, which is consistent with the research's target demographic.

It can be determined that the study's sample is mainly female (51.9%) and mainly from the Jakarta region (95.7%), which aligns with the traits of the intended audience. Entirety of the sample falls within the 18–25 age group, which is the population's primary emphasis in this study.

Data Analysis

The research model for this study consists of the outlined below from SmartPLS:

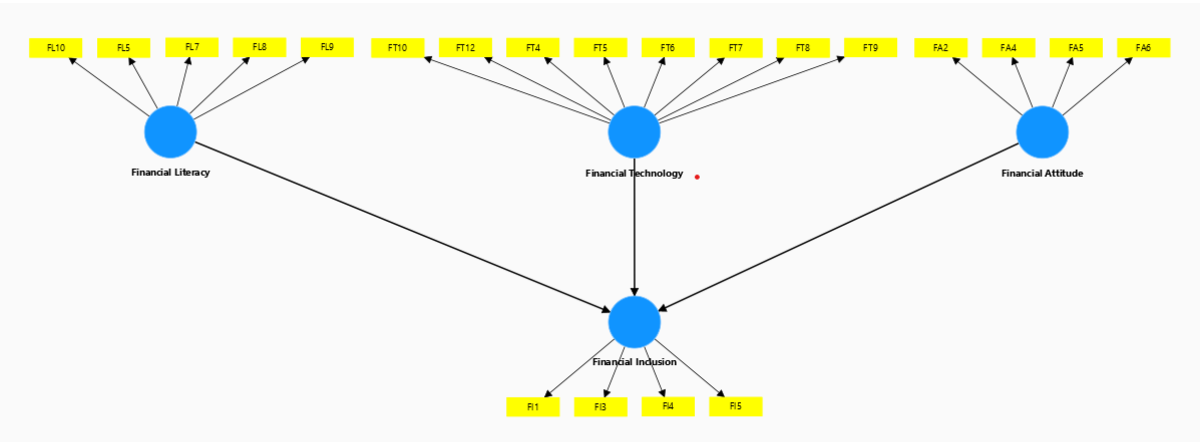

Figure 3. Research Model by The Researcher (2024)

This study uses the following model, which includes one dependent variable (Y) and three independent variables (X). Financial Attitude, Financial Technology, and Financial Literacy are the independent factors. Inclusion in the financial system is the dependent variable.

Table 2. Outer Loading

	Financial Attitude	Financial Inclusion	Financial Literacy	Financial Technology
FA2	0.693			
FA4	0.787			
FA5	0.715			
FA6	0.737			
FI1		0.636		
FI3		0.761		
FI4		0.804		
FI5		0.748		
FL10			0.656	
FL5			0.767	
FL7			0.791	
FL8			0.710	
FL9			0.708	
FT10				0.700
FT12				0.707
FT4				0.677

FT5	0.714
FT6	0.766
FT7	0.671
FT8	0.682
FT9	0.780

The Convergent Validity scores, which fall between 0.6 and 0.7 pursuant to Table 2 Outer Loading, show that these indicators have a reasonable level of validity when it comes to measuring the constructions of each latent variable.

Table 4. Cross Loading

	Financial Attitude	**Financial Inclusion**	**Financial Literacy**	**Financial Technology**
FA2	0.693	0.475	0.380	0.482
FA4	0.787	0.591	0.452	0.577
FA5	0.715	0.497	0.501	0.627
FA6	0.737	0.535	0.629	0.534
FI1	0.450	0.636	0.446	0.507
FI3	0.560	0.761	0.567	0.599
FI4	0.560	0.804	0.631	0.561
FI5	0.548	0.748	0.514	0.512
FL10	0.437	0.453	0.656	0.459
FL5	0.493	0.531	0.767	0.518
FL7	0.573	0.654	0.791	0.617
FL8	0.463	0.486	0.710	0.447
FL9	0.450	0.519	0.708	0.505
FT10	0.498	0.512	0.492	0.700
FT12	0.527	0.594	0.509	0.707
FT4	0.522	0.525	0.443	0.677
FT5	0.516	0.473	0.454	0.714
FT6	0.604	0.578	0.582	0.766
FT7	0.519	0.494	0.557	0.671
FT8	0.520	0.475	0.509	0.682
FT9	0.598	0.534	0.478	0.780

The results of this cross-loading analysis show that all indicators have satisfied the requirements for discriminant validity, where each indicator has a greater loading value on the latent variable it is intended to assess (refer to Table 4 Cross Loading).

The indicators in this study are therefore valid for both measuring their respective constructs (convergent validity) and separating themselves from other constructs (discriminant validity).

Table 5. Cronbach's Alpha, Composite Reliability and AVE

	Cronbach's alpha	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Financial Attitude	**0.714**	**0.720**	**0.823**	**0.538**
Financial Inclusion	**0.721**	**0.731**	**0.828**	**0.547**
Financial Literacy	**0.778**	**0.789**	**0.849**	**0.530**

Financial Technology	**0.861**	**0.864**	**0.892**	**0.509**

It is obvious that every variable satisfies the requirements for validity and reliability based on Table 5, which displays Cronbach's Alpha, Composite Reliability, and AVE. As a result, the testing results show that every variable in this study meets the necessary requirements for validity and reliability, which are AVE > 0.5, Composite Reliability > 0.7, and Cronbach's Alpha > 0.7. This implies that the measurement instruments are adequate in terms of validity and reliability to assess the research model's constructs.

Table 6. R-Square

	R-square	R-square adjusted
Financial Inclusion	0.662	0.656

Based on Table 6 R-Square, the R-square value for the Financial Inclusion variable is 0.662, indicating a moderate strength in explaining data variability. The adjusted R-square is 0.656, showing minimal difference from the R-square, which suggests that the model effectively accounts for variability without being overly influenced by additional predictors. Overall, the results imply that the research model moderately explains the Financial Inclusion variable.

Table 7. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Financial Attitude -> Financial Inclusion	0.261	0.263	0.074	3.548	0.000
Financial Literacy -> Financial Inclusion	0.356	0.359	0.077	4.615	0.000
Financial Technology -> Financial Inclusion	0.289	0.286	0.083	3.474	0.001

The research hypotheses are supported by Table 7 Path Coefficients, which demonstrate that Financial Technology, Financial Attitude, and Financial Literacy all have statistically significant effects on Financial Inclusion. Higher literacy is associated with better inclusion, as evidenced by the sample value of 0.356 for financial literacy (t-statistic 4.615, p-value 0.000). A result of 0.261 for financial attitude (t-statistic 3.548, p-value 0.000) indicates that more positive attitudes increase inclusion. The value of 0.289 for financial technology (t-statistic 3.474, p-value 0.001) suggests that greater usage of technology enhances financial inclusion. All things considered, these elements have a significant and positive impact on financial inclusion.

4. CONCLUSION AND SUGGESTIONS

Financial Literacy's Effect on Financial Inclusion

This study shows that financial inclusion is positively and significantly impacted by financial literacy. An individual's likelihood of interacting with the formal financial system increases with their level of financial literacy, suggesting that a deeper comprehension of finance can improve access to financial services. Conclusions that match up with research by Yolanda Atika Safira (2020) and Octaviani Salsabella (2022), which claims that sound financial behaviors, attitudes, and knowledge promote the usage of financial goods and services.

Furthermore, research by Pulungan & Ndruru (2019) demonstrates that people who possess excellent financial literacy are better equipped to make prudent use of financial services and products.

Overall, the study's findings show how important it is to work toward raising public financial literacy. In order to foster a more inclusive environment in the financial industry, well-crafted financial education initiatives can assist in reaching a variety of community groups, including the underprivileged. We might anticipate greater involvement in the formal financial system as a result of improving public knowledge of finance, which could ultimately support greater economic growth and poverty alleviation.

Financial Technology's Effect on Financial Inclusion

According to the research, financial inclusion has been significantly and positively affected by financial technology, or financial technology. People are more inclined to use financial services, especially those who did not have access in the past, when technology is improved. These results are consistent with Wediati (2022), which highlights how financial technology may improve financial inclusion in Indonesia, reach underserved communities, and ease access and transactions.

To improve financial services' mobility, the study highlights the significance of making investments in financial technology and creating digital infrastructure. In order for FinTech to benefit all facets of society, particularly the underprivileged, the government and financial industry stakeholders are urged to encourage and support its expansion.

Financial Attitude's Effect on Financial Inclusion

This study demonstrates that Financial attitude has a significant and positive effect on financial inclusion. An individual is more likely to interact with the official financial system if they have a positive attitude about money management. These results are consistent with those of Koraag and Pratita (2024), who claim that students' financial inclusion is increased when they have positive financial views. Furthermore, Yang and Zhang (2022) discovered that favorable financial attitudes are linked to enhanced financial services knowledge, comprehension, and abilities, hence promoting financial service accessibility, utilization, and quality.

Ultimately, these results highlight how important it is to promote sound financial attitudes as a calculated move to increase financial inclusion. We can assist students and the younger generation participate more fully in the formal financial system and support wider economic stability and prosperity by improving financial education and knowledge.

This study indicates that financial inclusion is greatly and positively impacted by financial attitude, financial technology, and financial literacy. While better financial technology makes it easier for marginalized groups to access the formal financial system, more financial literacy promotes participation in it. Participation in financial services is also increased by having a positive financial mindset. In order to build a more inclusive financial environment that supports economic growth and poverty reduction, these findings emphasize the necessity of investing in financial technology, promoting financial literacy, and cultivating positive financial attitudes.

To maintain focus and analytic depth, this study sets certain limitations. Firstly, because this study is centered on the Jakarta region, its results could not be entirely applicable to other Indonesian areas with different social and economic traits. Second, the 18–25 age group, which is in the transitional stage of financial maturity, is the main focus, which could cover up significant aspects influencing other age groups. Third, this study will only examine the relationship between financial inclusion and three primary variables financial technology, financial attitude, and financial literacy without taking into account additional factors like education or income that could potentially be relevant. As a result, not all societal procedures are covered by the results of the research.

REFERENCES

Arner, D. W., Barberis, J. N., & Buckley, R. P. (2020). FinTech, RegTech, and the Reconceptualization of Financial Regulation. Northwestern Journal of International Law & Business, 37(3), 371-413.

Bhushan, P., & Medury, Y. (2013). Financial literacy and its determinants. International Journal of Engineering, Business and Enterprise Applica-tions (IJEBEA), 4(2), 155–160.

Chen, H., & Volpe, R. P. (1998). An analysis of personal financial literacy among college students. Financial services review, 7(2), 107-128.

Dewanti, M. A., Yulianthini, N. N., Suarmanayasa, I. N., & Heryanda, K. K. (2023). Analisa Pengetahuan Keuangan Dalam Mempengaruhi Perilaku Manajemen Keuangan Dengan Pendapatan Sebagai Faktor Moderasi. Bisma: Jurnal Manajemen, 9(1), 86–94.

Dhany, E. S., Erlin, A. S., Brilliani, Asila, N. F., & Jannah, M. (2022). The Effect of Financial Literature and Financial Technology on Financial Inclusion Among Accounting Student. International Journal of Social Science and Business, 6(3), 310– 315.

Dinar, Tim. Fintech Syariah. (2020). Teori Dan Terapan. Surabaya: Scopindo Media Pustaka.

Durai, T., & Stella, G. (2019). Digital finance and its impact on financial inclusion. Journal of Emerging Technologies and Innovative Research, 6(1), 122-127.

Fiscal.kemenkeu.go.id (2019). Diakses pada 24 September 2024.

Geriadi, M. A. D., Sawitri, N. P. Y. R., Wijaya, B. A., & Putri, I. G. A. P. T. (2023). Pengaruh Literasi Keuangan Terhadap Inklusi Keuangan Melalui Financial Technology. Jurnal Studi Manajemen dan Bisnis, 10(2), 178-187.

Jange, B., Pendi, I., & Susilowati, E. M. (2024). Peran Teknologi Finansial (Fintech) dalam Transformasi Layanan Keuangan di Indonesia. Indonesian Research Journal on Education, 4(3), 1199-1205.

Kafabih, A. (2020). Literasi finansial pada tingkat sekolah dasar sebagai strategi pengembangan financial inclusion di Indonesia. Jurnal Pendidikan Ibtidaiyah, 2(1), 1-16.

Koraag, S. T. G., & Pratita, M. P. (2024). Pengaruh Financial Attitude dan Fintech Literacy pada Financial Inclusion (Studi Kasus Pada Mahasiswa UPN Veteran Yogyakarta). Paradigma: Jurnal Masalah Sosial, Politik, dan Kebijakan, 28(1), 74-90.

Liska, R., Machpudin, A., Khaza, M. A. M. H., Ratnawati, R. T. S., & Wediawati, B. (2022). Pengaruh Literasi Keuangan Dan Financial Technology Terhadap Inklusi Keuangan (Studi Empiris Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Jambi). Jurnal Manajemen Terapan dan Keuangan, 11(04), 1034-1043.

Meiryani, J. E., Chang, A., & Sun, Y. (2022). The Effect of Financial and Financial Technology Literation on Financial Inclusion.

Noviyanti, S., Mulyadi, D., & Sandi, S. P. H. (2022). THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON FINANCIAL INCLUSION IN GENERATION Z OF CURUG VILLAGE, KLARI DISTRICT, KARAWANG REGENCY. Jurnal Ekonomi, 11(02), 752-758.

Noviyanti, S., Mulyadi, D., & Sandi, S. P. H. (2022). THE EFFECT OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON FINANCIAL INCLUSION IN

GENERATION Z OF CURUG VILLAGE, KLARI DISTRICT, KARAWANG REGENCY. Jurnal Ekonomi, 11(02), 752-758.

Otoritas Jasa Keuangan. (2019). Definisi literasi keuangan.

Otoritas Jasa Keuangan. (2022). Financial inclusion in Indonesia.

Palinggi, S., & Allolinggi, L. R. (2019). Analisa Deskriptif Industri Fintech di Indonesia: Regulasi dan Keamanan Jaringan dalam Perspektif Teknologi Digital. Ekonomi Dan Bisnis, 6(2), 177-192.

Pant, Sudhir & Agarwal, Manjari. (2024). Digital financial literacy and fintech adoption.

Parsaulian, B. (2021). Regulasi Teknologi Finansial (Fintech) Di Indonesia. Fundamental: Jurnal Ilmiah Hukum, 10(2), 167-178.

Priya, C. S., & Rao, P. V. (2024). A study on factors influencing financial literacy and fintech adoption. In MATEC Web of Conferences (Vol. 392, p. 01049). EDP Sciences.

Pulungan, D. R., & Ndruru, A. (2019). Pengaruh Literasi Keuangan Dan Modal Sosial Terhadap Inklusi Keuangan Mahasiswa. Prosiding Seminar Bisnis Magister Manajemen (SAMBIS) 2019.

Pusporini, P. (2020). Pengaruh Tingkat literasi keuangan terhadap pengelolaan keuangan pada pelaku UMKM Kecamatan Cinere, Depok. Jurnal Ilmu Manajemen Terapan, 2(1), 58-69.

Rahayu, N. K. D. S. (2023). *Pengaruh literasi keuangan dan sikap keuangan terhadap perilaku pengelolaan keuangan mahasiswa Prodi Pendidikan Ekonomi Undiksha* (Doctoral dissertation, Universitas Pendidikan Ganesha).

Romadhon, I. A., & Rahmadi, H. (2020). The Effect of Financial Literacy and Financial Technology on Student Financial Inclusion of Institute of Social Sciences and Management Stiami Jakarta Bekasi Campus. Neraca: Jurnal Akuntansi Terapan, 2(1), 16-27.

Safira, Y. A., & Fitri, Y. E. (2020). Pengaruh Literasi Keuangan dan Financial Technology Terhadap Inklusi Keuangan pada Masyarakat Pekan Baru (Studi pada Investor Saham Syariah di Pekanbaru). Jurnal Bahtera Inovasi, 3.

Salwa, N., Rahma, T. I. F., & Nasution, J. (2022). Pengaruh Literasi Keuangan Dan Financial Technology Terhadap Inklusi Keuangan Mahasiswa UINSU. Jurnal Manajemen Akuntansi (JUMSI), 2(4), 762-773.

Sanistasya, P. A., Rahardjo, K., & Iqbal, M. (2019). Pengaruh literasi keuangan dan inklusi keuangan terhadap kinerja usaha kecil di Kalimantan Timur. Jurnal Economia, 15(1), 48-59.

Sari, A. N., & Kautsar, A. (2020). Analisis Pengaruh Literasi Keuangan, Financial Technology, dan Demografi terhadap Inklusi Keuangan pada Masyarakat di Kota Surabaya. Jurnal Ilmu Manajemen, 8(4), 1233-1246.

Sikapiuangmu.ojk.go.id (2022). Diakses pada 26 September 2024.

Stella, M. (2022). Financial Literacy, Financial Attitude: Pedictors of Financial Inclusion. Journal of Positive School Psychology, 6(3), 7208-7214.

Sugiyono. 2022. Metode Penelitian Kuantitatif. Bandung: Alfabeta

Sujarweni, Wiratna. (2020). Metodologi Penelitian Bisnis & Ekonomi. Yogjakarta

Viana, E. D., Febrianti, F., & Dewi, F. R. (2021). Literasi keuangan, inklusi keuangan dan minat investasi generasi z di Jabodetabek. Jurnal Manajemen Dan Organisasi, 12(3), 252-264.

World Bank. (2021). Financial inclusi

Yang, T., & Zhang, X. (2022). FinTech adoption and financial inclusion: Evidence from household consumption in China. Journal of Banking & Finance, 145, 106668.

Yanti, W. I. P. (2019). Pengaruh inklusi keuangan dan literasi keuangan terhadap kinerja UMKM di kecamatan moyo utara. Jurnal Manajemen Dan Bisnis, 2(1).