PENGARUH LITERASI KEUANGAN DAN *FINANCIAL TECHNOLOGY* TERHADAP INKLUSI KEUANGAN PADA MAHASISWA EKONOMI DI KABUPATEN BULELENG

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ABSTRAK

Penelitian ini dilakukan guna mengetahui hubungan literasi keuangan dan *financial technology* terhadap inklusi keuangan, baik secara simultan dan parsial. Model yang digunakan dalam penelitian ini adalah kuantitatif kausal. Subjek dalam penelitian ini yaitu mahasiswa ekonomi di Kabupaten Buleleng yang sedang atau pernah menggunakan layanan *financial technology*. Objek penelitian ini adalah literasi keuangan, *financial technology*, dan inklusi keuangan. Penelitian ini menetapkan sampel sebanyak 120 responden melalui metode *purposive sampling*, yaitu pemilihan sampel berdasarkan kriteria tertentu yang telah ditentukan sebelumnya. Pengumpulan data dilakukan dengan menyebarkan kuesioner sebagai instrumen utama, sedangkan pengujian hubungan antarvariabel dilakukan menggunakan analisis regresi linier berganda dengan SPSS. Temuan penelitian menunjukkan tiga hal: pertama, tidak terdapat pengaruh yang signifikan literasi keuangan terhadap inklusi keuangan; kedua, terdapat pengaruh positif dan signifikan *financial technology* terhadap inklusi keuangan; dan ketiga, ketika diuji secara bersama-sama, terdapat pengaruh yang positif dan signifikan literasi keuangan dan *financial technology* terhadap inklusi keuangan.

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

THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL TECHNOLOGY ON FINANCIAL INCLUSION AMONG ECONOMICS STUDENTS IN BULELENG REGENCY

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ABSTRACT

Financial inclusion remains a pressing concern in Indonesia, as access to financial services continues to expand while financial literacy has not grown at a comparable pace, giving rise to risks such as online gambling and illegal online lending that increasingly target students. This study examines the influence of financial literacy and financial technology on financial inclusion among economics students in Buleleng Regency. A causal quantitative approach was employed, with data collected through questionnaires distributed to 120 respondents selected using purposive and proportional allocation sampling techniques across four universities. Multiple linear regression was used as the analytical method, preceded by classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests. The findings reveal that financial literacy does not significantly affect financial inclusion, whereas financial technology exerts a positive and significant influence. Simultaneously, both financial literacy and financial technology significantly affect financial inclusion. These results suggest that ease of access through technology plays a more decisive role than financial knowledge alone in shaping students' financial inclusion. The study recommends that financial education programs be designed more practically rather than merely theoretical, while future research should incorporate additional variables to capture a more comprehensive understanding of financial inclusion.

Keywords: *financial inclusion, financial literation, financial technology*