

THE EFFECT OF FINANCIAL LITERACY ON THE FINANCIAL INCLUSION OF STUDENTS IN THE FACULTY OF ECONOMICS AND BUSINESS AT DJUANDA UNIVERSITY WITH FINANCIAL TECHNOLOGY (FINTECH) AS A MODERATING VARIABLE

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Background: Financial inclusion plays a crucial role in promoting economic growth through wider access to formal financial services. However, survey results from OJK and BPS (2024) indicate that students still have relatively low levels of financial literacy and inclusion compared to other social groups. At the same time, the rapid development of Financial Technology (FinTech) offers new opportunities for increasing financial access among young people, especially students of economics and business who are expected to have good financial knowledge.

Purpose: This research aims to analyze the effect of financial literacy on financial inclusion among students of the Faculty of Economics and Business, Universitas Djuanda, and to examine the moderating role of Financial Technology (FinTech) in strengthening this relationship.

Methodology: This study uses a quantitative approach with an associative causal design. The population includes 959 students from the Faculty of Economics and Business, Universitas Djuanda. The Slovin formula determined a sample size of 283 respondents selected using probability sampling. Data were collected using questionnaires and analyzed using the Structural Equation Modeling (SEM) method with SmartPLS 3.0 software. The variables studied include Financial Literacy (independent variable), Financial Inclusion (dependent variable), and Financial Technology (moderating variable).

Finding: The findings are expected to show that financial literacy has a positive and significant influence on financial inclusion, implying that students with higher financial literacy are more likely to access and utilize formal financial services effectively. Furthermore, FinTech is predicted to strengthen this relationship by providing easier and faster access to financial products and services. The moderation effect suggests that FinTech enhances the positive impact of financial literacy on inclusion, indicating that the integration of digital finance tools promotes financial participation among students.

Limitation: This study is limited to students of the Faculty of Economics and Business at Universitas Djuanda, which may not represent all student populations. The research only focuses on the moderating role of FinTech without including other potential factors such as income, social environment, or government policy that might influence financial inclusion.

Originality: This research contributes by integrating financial literacy, financial inclusion, and Financial Technology (FinTech) into one model using the Theory of Planned Behavior and Technology Acceptance Model. It provides new empirical evidence on how FinTech strengthens the relationship between financial knowledge and financial inclusion among university students in Indonesia.

Keywords: digital competence, economic participation, technology adoption, personal finance behavior, student empowerment