

## **ABSTRACT**

*DKI Jakarta is a province that has the highest level of financial literacy and financial inclusion in Indonesia, this has not proven that the people already have high knowledge about financial products and the use of financial service institutions. The existence of social capital is expected to be a mediator in increasing financial literacy and financial inclusion at productive age in DKI Jakarta.*

*This study aims to examine the role of social capital as a mediator between financial literacy on financial inclusion at productive age in DKI Jakarta. This study establishes a productive age range from 15-55 years.*

*This research method uses method with a quantitative approach. Data collection techniques by distributing questionnaires to samples taken using non-probability sampling techniques, with a total sample of 400 productive age respondents in DKI Jakarta. This research uses the Sobel test for mediation analysis.*

*The results showed that social capital is a significant mediator in the relationship between financial literacy on financial inclusion of productive age in DKI Jakarta. The indirect effect of financial literacy on financial inclusion with social capital is lower when compared to the direct effect of financial literacy on financial inclusion without social capital. So social capital mediates partially (partial mediation) the relationship between financial literacy and inclusion finance.*

*This research is expected to be a reference for regulators in optimizing existing financial programs by innovating and ensuring that financial products and services are following the needs and abilities of the community. And it is hoped that the productive age population will be more concerned with financial literacy and financial inclusion by following the socialization and programs that have been provided by OJK and the Government.*

**Keywords:** *Financial Literacy, Financial Inclusion, Social Capital, Productive Age.*