

ABSTRACT

In this global era, the science and theory of finance in society have changed in certain aspects. To face financial conditions of any level, people must have a basic understanding of financial indicators, which is referred to as financial literacy. Financial literacy makes it easier to use products effectively and aids firms in developing the finest financial products for the community's needs. Financial inclusion and financial literacy do not appear on their own, however, they are predicated on societal financial issues. Financial technology, in addition to financial literacy, is another factor that influences financial inclusion. With the advancement of information technology, as well as the availability of a fast and reliable internet network, several digital financial services have been created to make transactions and financial financing easier for the public at large. As a result, this study was carried out with the aim of determining the effect of financial literacy and financial technology in the city of Bandung on the level of public financial inclusion in the young adult age category. The variables in this study are Financial Literacy (X1), Financial Technology (X2), and Financial Inclusion (Y).

The data was gathered by conducting surveys among 400 young adult community respondents in the city of Bandung. The questionnaire has several statements using a Likert scale. In explaining the research results, the data analysis techniques used are descriptive analysis and multiple linear analysis.

The results showed that there was an effect of financial literacy and financial technology on financial inclusion partially and simultaneously.

Keywords: Financial Literacy, Financial Technology, Financial Inclusion