

ABSTRACT

Financial Technology (FinTech) in the field of finance is currently being embraced by all segments of society, including Generation Z. According to a World Bank article titled "Digital Financial Services" (2022), Financial Technology and Digital Financial Institutions offer several advantages, including the potential to reduce operational costs, enhance transaction speed and security, and reach segments of the population that have not been served by conventional financial institutions. The rise of Financial Technology is closely linked to the widespread use of smartphones, as evidenced by the registration of over 850 million mobile money accounts in 90 countries, with daily transactions totaling USD \$1.3 billion.

This study aims to examine the influence of Financial Technology and Digital Financial Services on Financial Inclusion. Financial Technology and Digital Financial Services are investigated based on several factors, including Behavioral Intention (BI), Social Influence (SI), Service Trust (ST), and Usability (UB). The research employs a quantitative research method, collecting data through questionnaires. The study population consists of students from Telkom University, particularly those from the 2019 to 2022 cohorts, belonging to the Generation Z category. The sample size for this study is 400 respondents. The collected data is analyzed using the Partial Least Square-Structural Equation Model (PLS-SEM), utilizing the software SmartPLS 3.

The findings of this research indicate that the independent variables, namely Behavioral Intention (BI), Social Influence (SI), Service Trust (ST), and Usability (UB), significantly influence the dependent variable, Use of FinTech for Financial Inclusion (FTFI).

Keywords : Financial Technology, Digital Financial Services, Behavioral Intention (BI), Social Influence (SI), Service Trust (ST), Usability (UB), Financial Inclusion.