1. Introduction

It is In the modern era dominated by technological advancements, the financial sector has experienced significant developments through advances in financial technology, often known as "Financial Technology" (Fintech) [1]. Fintech has transformed the way we interact with money, investments, payments, and overall financial services. While Fintech brings substantial benefits in terms of ease of access, efficiency, and financial inclusion, new challenges arise related to financial literacy. Financial technology is the application of technology to the financial system that results in new goods, services, technologies, and business models that have an impact on the security, smoothness, efficiency, and dependability of payment systems as well as the stability of the money supply and the financial system.

Number of internet users in Indonesia reached 243.81 million in 2022-2023, an increase of 2.67% from the previous year, equivalent to 78.19% of the total population of Indonesia [18]. Collaboration between banks and Fintech can enhance financial inclusion in Indonesia because rapid technological development has penetrated all sectors, including the financial sector [25]. According to data from Bank Indonesia, the total value of digital banking transactions in August 2023—which includes internet, SMS, and mobile banking—reached IDR 5,098.6 trillion, or around IDR 5.1 quadrillion. [18].

Understanding financial principles is known as financial literacy. by individuals, including investments, risk management, debt management, and smart financial decision-making. When transitioning to Fintech services, individuals are faced with more complex social capital, including understanding various digital products and services, technological risks, and the responsibility of managing personal data. Understanding technology and regulations related to A crucial component of financial literacy is fintech. The assertion that "financial literacy is the ability to make informed judgments and effective decisions regarding the use and management of money" is backed by the view of Arianti et al. (2020) [4].

With the increasing number of Fintech innovations, improving financial literacy in Fintech is not only a necessity but also a key to success in fully leveraging the potential of this financial technology revolution [2]. Good financial literacy among users can enhance the effectiveness of financial inclusion. The term "financial inclusion" describes the availability and involvement of people in the financial system involving different goods and services. Financial inclusion can have a favorable effect onfinancial system stability by increasing banking asset diversification and the stability of the savings base [35].

One interesting phenomenon is the rapid adoption of technology by Gen Z, defined as those born between 1997 and 2012. Having grown up in the digital age, Generation Z are primary users various online banking services, like banking applications, digital wallets, and online investments. Digital banks have been growing in Indonesia since 2016, reflecting optimism in the digital banking industry's prospects. Digital banks offer flexible services accessible online, in line with the digital habits of Generation Z, providing ease and convenience in managing their finances [10].

In the integration of the Theory of Planned Behavior (TPB) into this study offers a strong foundation for comprehending and forecasting personal behavior. Concepts like attitudes, subjective standards, and perceived behavioral control are all included. TPB offers a comprehensive perspective on the factors influencing human behavior. This enables researchers, marketers, and practitioners to design more effective interventions tailored to various contexts, including health, social capital, education, and marketing. Overall, TPB serves as a valuable tool for understanding and managing human behavior in everyday life situations, contributing to the development of strategies aimed at promoting positive behavioral change. Technology Acceptance Model (TAM) offers a valuable framework for understanding and facilitating technology adoption and usage among users.

Sugiyono (2019:99) stated that a hypothesis is a provisional answer to research questions that are the formulation of research problems. By referring to the framework of thought that has been explained by the researcher, the hypothesis of this study can be formulated as follows:

H1: Financial Literacy affects Financial Inclusion.
H2: Digital Literacy Affects Financial Inclusion
H3: Social Capital Affects Financial Inclusion
H4: Financial Literacy mediated by ease of use affects Financial inclusion
H5: Digital Literacy Mediated by Ease of Use Affects Inclusion finance
H6: Social capital mediated by ease of use affects inclusion finance
H7: Financial Literacy. Digital Literacy, and Social Capital mediated by convenience The use affects financial inclusion simultaneously