

## ABSTRAK

### PERAN FINANCIAL SELF-EFFICACY SEBAGAI MEDIATOR DALAM MEMPERCEPAT INKLUSI KEUANGAN

*Penelitian ini bertujuan untuk mengetahui pengaruh financial Self-Efficacy sebagai mediator financial attitude, financial literacy, social network, serta subjective norm terhadap Financial Inclusion di kota Jakarta. Penelitian ini juga melihat pengaruh perceived risk terhadap financial inclusion sebagai bentuk pengembangan dari model penelitian yang direplikasi. Penelitian ini dilakukan dengan menganalisis hasil kuesioner dari 216 warga kota Jakarta yang disebar dengan teknik quota sampling. Penelitian ini menggunakan SMARTPLS 3.0 sebagai alat untuk melakukan analisis structural equation modelling. Penelitian ini menunjukkan bahwa financial attitude, financial literacy, social network, serta financial self-efficacy sebagai mediator mempengaruhi financial inclusion sebesar 49,4%. Financial self-efficacy mampu memediasi variabel financial literacy dan social network. Sedangkan perceived risk tidak memberikan pengaruh signifikan terhadap financial inclusion. Variabel subjective norm tidak berpengaruh secara langsung terhadap financial inclusion. Penelitian ini dapat memberikan masukan kepada para pemangku kepentingan untuk dapat membuat strategi agar dapat meningkatkan pengguna jasa keuangan dalam rangka mempercepat inklusi keuangan di Indonesia.*

*Kata Kunci: Financial Inclusion, financial Self-Efficacy, Financial Attitude, Financial Literacy, Perceived Risk, Social Network, Subjective Norm*

## ABSTRACT

### THE ROLE OF FINANCIAL SELF-EFFICACY IN ADVANCING FINANCIAL INCLUSION

*This study aims to determine the effect of financial self-efficacy as a mediator of financial attitude, financial literacy, social network, and subjective norms on financial inclusion in the city of Jakarta. This study also saw the effect of perceived risk on financial inclusion as a form of development of a replicated research model. This research was conducted by analyzing the results of a questionnaire from 216 residents of the city of Jakarta who were distributed by quota sampling technique. This research uses SMARTPLS 3.0 as a tool to analyze structural equation modeling. This study shows that financial attitude, financial literacy, social network, and financial self-efficacy as mediators affect 49.4% of financial inclusion. Financial self-efficacy is able to mediate financial literacy variables and social networks. While perceived risk does not have a significant effect on financial inclusion. Subjective norm variables do not directly affect financial inclusion. This research can provide input to stakeholders to be able to develop strategies to increase financial service users in order to accelerate financial inclusion in Indonesia.*

*Keywords: Financial Inclusion, financial Self-Efficacy, Financial Attitude, Financial Literacy, Perceived Risk, Social Network, Subjective Norm*