

**PENGARUH LITERASI KEUANGAN DAN *FINANCIAL TECHNOLOGY*  
TERHADAP INKLUSI KEUANGAN PADA MAHASISWA  
UNIVERSITAS MUHAMMADIYAH KALIMANTAN TIMUR**

**NASKAH PUBLIKASI**

Untuk memenuhi salah satu syarat  
Mencapai Derajat Sarjana Manajemen



Oleh :

Putri Ramadani

1911102431192

**PROGRAM STUDI MANAJEMEN  
FAKULTAS EKONOMI BISNIS DAN POLITIK  
UNIVERSITAS MUHAMMADIYAH KALIMANTAN TIMUR  
2023**

**Pengaruh Literasi Keuangan Dan *Financial Technology*  
Terhadap Inklusi Keuangan Pada Mahasiswa  
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Oleh:

**Putri Ramadani**

**1911102431192**

Samarinda, 26 Juni 2023

Telah disetujui oleh:

Pembimbing,



**Dr. Fenty Fauziah, M.Si., Ak., CA**

**NIDN. 0105017507**

**LEMBAR PENGESAHAN**

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Yang disiapkan dan disusun oleh:

Nama : Putri Ramadani  
NIM : 1911102431192  
Program Studi : Manajemen

Telah dipertahankan di depan penguji pada tanggal 26 Juni 2023 dan dinyatakan telah memenuhi syarat untuk diterima sebagai kelengkapan guna mencapai derajat Sarjana Manajemen pada Universitas Muhammadiyah Kalimantan Timur.

Susunan Penguji:

Penguji I : Yulia Tri Kusumawati, S.E., M.Sc., Ak  
NIDN. 1119079002


()

Penguji II : Dr. Fenty Fauziah, M.Si., Ak., CA  
NIDN. 0105017507

()

Mengetahui,

Dekan  
Fakultas Ekonomi Bisnis dan Politik

()  
(Drs. M. Farid Wajdi, M.M., Ph.D)  
NIDN. 0605056501

Ketua  
Program Studi Manajemen

()  
(Ihwan Susila, S.E.M.Si., Ph.D)  
NIDN. 0620107201

## PERNYATAAN ORISINALITAS

Yang bertanda tangan di bawah ini, saya:

Nama : Putri Ramadani  
NIM : 1911102431192  
Program Studi : Manajemen  
Email : *putteramadani@gmail.com*

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# The Influence of Financial Literacy and Financial Technology on Financial Inclusion in Students Muhammadiyah University of East Kalimantan

**Putri Ramadani<sup>1</sup>, Penulis Fenty Fauziah<sup>2</sup>, Yulia Tri Kusumawati<sup>3</sup>**

<sup>1,2,3</sup>Universitas Muhammadiyah Kalimantan Timur, Samarinda, Indonesia

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## INFORMASI ARTIKEL

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### *Keyword:*

Financial Literacy  
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## ABSTRACT

*Monetary incorporation is the accessibility of free to monetary assistance items that suit the necessities and capacities of the local area. The reason for this study was to look at the degree of monetary education and the utilization of monetary innovation on monetary consideration among Muhammadiyah College understudies in East Kalimantan. This exploration is a quantitative examination utilizing reliant and free factors. The populace in this study were the board understudies at the Muhammadiyah College of East Kalimantan. Examining was completed by arbitrary inspecting strategy with the quantity still up in the air upwards of 97 respondents who were The executives understudies of the Muhammadiyah College of East Kalimantan, utilizing the slovin equation. The essential information assortment strategy utilized in this study is a media poll utilizing the Google structure. The information examination method utilized in this study is an examination procedure utilizing smartPLS 4.0 SEM (Fractional Least Square-Underlying Condition Demonstrating) programming. The aftereffects of the examination in this investigation discovered that monetary education affects monetary consideration, and monetary innovation impacts monetary consideration.*

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### *Corresponding Author:*

Fenty Fauziah

Universitas Muhammadiyah Kalimantan Timur

Jl. Ir. H. Juanda No.15, Sidodadi, Kec. Samarinda Ulu, Kota Samarinda, Kalimantan Timur 75124

Email: ff230@umkt.ac.id

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## Introduction

Financial inclusion is defined as a condition when financial products and services can be accessed, used and utilized at affordable prices and good quality and their availability can be provided to everyone to improve their welfare (Gardeva & Rhyne, 2011). With optimal financial inclusion, it is hoped that it will be able to realize accelerated economic growth, sustainable development, and improve people's welfare evenly (OJK, 2021). The government targets to achieve digital financial inclusion of up to 90 percent by (2024). In 2016 the degree of monetary consideration had the option to arrive at 67.82%, a distinction of 7.18% from the public authority's objective of 75% in light of Official guideline number 82 of 2016 concerning the Public System for Monetary Incorporation (SNKI). One of the drivers of monetary consideration is monetary proficiency.

Monetary education is a progression of cycles or exercises to build information, certainty, and abilities of purchasers and the overall population with the goal that they can deal with their funds better. (Bricklayer and Wilson Ayu Krishna) contends that monetary education is an individual's capacity to get, comprehend, and assess data that is pertinent to pursuing choices by understanding the monetary results it causes. In order

to prevent turmoil, the government is making efforts and strategies, including by creating a National Financial Inclusion Strategy (SNKI) which has the aim of increasing public access to financial service products. The aftereffects of the 2022 SNLIK show that the monetary proficiency list of the Indonesian public is 49.68 percent, an increment contrasted with 2019 which was just 38.03 percent. While the monetary consideration file this year arrived at 85.10 percent, an increment contrasted with the past SNLIK period in 2019, which was 76.19 percent. This shows that the hole between education levels and consideration levels is diminishing, from 38.16 percent in 2019 to 35.42 percent in 2022 (Monetary Administrations Authority, 2022). Research (Mindra et al., 2017) shows that monetary proficiency emphatically affects monetary consideration where the degree of ability, information and understanding as well as essential monetary ideas in regards to monetary administrations is related with expanding monetary consideration concerning access, use, and quality among peopl. Differences in research (Natalia et al., 2020) financial literacy has not been shown to have an effect on financial inclusion.

The era of digitalization has also affected the economy. The rise of online transactions that are being used has resulted in an innovation in the financial industry known as financial technology (Fintech). With the existence of financial technology, it is able to increase and encourage financial inclusion in Indonesia with the aim of making it easier for people to access financial products, as well as facilitating transactions, and also increasing financial inclusion (Financial Services Authority, 2019). Research results (Salwa et al., 2022) financial technology has a significant influence on financial inclusion, the more students use digital-based monetary administrations, the more it will uphold the accomplishment of comprehensive monetary execution. Where the accessibility of monetary administrations will actually want and have the option to contact individuals who recently experienced issues getting to monetary items and administrations and with the presence of monetary innovation, it will give accommodation and adequacy for students in managing finances as well as students' interest in using digital financial products.

### Research methods

This research was conducted at the Muhammadiyah University of Samarinda, East Kalimantan. The research was conducted in May-June 2023. The subjects in this study were understudies of The board Study Program, Muhammadiyah College of East Kalimantan. Information assortment methods were arbitrary examining. Gathering information in this study is by utilizing a survey utilizing the Google structure and conveying polls straightforwardly to respondents. In this review to quantify respondents' discernments, specifically by utilizing a Likert scale. The Likert scale is a scale that is utilized to quantify mentalities, conclusions, and impression of an individual or gathering about friendly peculiarities (Sugiyono: 152). So in this study the creators utilized four elective responses, in particular Emphatically Concur (SS) (score 4), Concur (S) (score 3), Dissent (TS) (score 2), Firmly Deviate (STS) (score 1). Information examination in this study utilized the Fractional Least Square (PLS) based Primary Condition Displaying examination apparatus with the assistance of Brilliant PLS programming. Underlying Condition Displaying (SEM) is a bunch of factual methods that permits testing a somewhat perplexing arrangement of connections that can't be tackled by a straight relapse condition (Statistical Test). SEM can also be considered as a combination of regression analysis and factor analysis.

Table 3. 2  
Operational definition

No	Research (Year)	Variable	Research Results
1	The Effect of Financial Literacy and Social Capital on Student Financial Inclusion (Pulungan & Ndururu, 2019)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : Social Capital Y : Financial Inclusion	Monetary proficiency and social capital essentially affect monetary consideration in UMSU understudies, implying that the better the degree of understudy education and trust, the higher the improvement of monetary consideration in UMSU College understudies
2	The Effect of Financial Literacy and <i>Fintech</i> on Financial Inclusion (Octaviani	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : <i>Fintech</i> Y : Financial Inclusion	Financial Literacy and Financial <i>Technology</i> have a stimulant and significant effect on Financial Inclusion of Management Students class of 2018 at Bandung Islamic University, with an understanding of financial literacy



	Salsabella & Handri, 2022)		will increase the use of financial service products and the increasing <i>Fintech</i> will increase financial inclusion.
3	The Effect of Financial Literacy and <i>Fintech</i> on Financial Inclusion (Liska et al., 2022)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : <i>Financial technology</i> Y : Financial Inclusion	Financial Literacy has a positive and significant effect on the Financial Inclusion of Students of the Faculty and Economics of Jambi University, because students who have financial knowledge, attitudes and skills will be able to increase the financial inclusion of these students. <i>Fintech</i> has a positive and significant effect on the Financial Inclusion of Jambi University Students, thus these two variables can increase student access, use, quality and welfare of the financial services they get.
4	The Effect of Financial Literacy and <i>Fintech</i> on Financial Inclusion of UINSU Students (Salwa et al., 2022)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : <i>Financial technology</i> Y : Financial Inclusion	Monetary Education impacts the Monetary Consideration of UINSU Understudies (FEBI Stambuk Understudies 2017), understanding financial literacy provides great benefits for FEBI UINSU students, in utilizing monetary help items that are as per their necessities to stay away from speculation exercises in muddled monetary instruments. Monetary Innovation impacts the monetary incorporation of UINSU Understudies (FEBI Stambuk Understudies 2017), the more students who use fintech services, the more it will support the achievement of financial inclusion implementation.
5	The Effect of Financial Literacy and Technology-Based Financial Services on Financial Inclusion (Astohar et al., 2022)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : <i>Financial technology</i> Y : Financial Inclusion	Financial literacy has a positive influence on financial inclusion in MSMEs in Demak District, that increasing financial literacy in MSMEs in Demak Regency will also increase. <i>Fintech</i> has a positive influence on financial inclusion in MSMEs in Kabupat e n Demak, every increase in fintech-based financial services in MSMEs in Demak Regency, financial inclusion in MSMEs in Demak Regency will also increase.
6	The Effect of Financial Literacy and Financial <i>Technology</i> on Financial Inclusion in the Pekanbaru Community (Atika Safira et al., 2021)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : <i>Financial technology</i> Y : Financial Inclusion	The results of this study show that Financial Literacy has a significant positive effect on Financial Inclusion. So if the understanding of Financial Literacy increases, Financial Inclusion will also increase, and vice versa. FinancialTechnology also has a significant positive effect on Financial Inclusion, which means that if FinancialTechnology increases, Financial Inclusion will also increase.
7	Financial Technology's Contribution in Increasing Financial Inclusion in Indonesia (Laut	X <sub>1</sub> : Financial technology Y : Financial Inclusion	<i>Monetary innovation has a critical commitment in expanding monetary consideration. With the presence of monetary innovation, individuals who recently didn't have formal financial records presently have accounts in different innovation based</i>



	& Hutajulu, 2019)		monetary administrations.
8	<i>The effect Financial Technology use and Financial Literacy towards Financial Inclusion in Manado</i> (P Wewengkang et al., 2021)	X <sub>1</sub> : Financial Literacy X <sub>2</sub> : Fintech Y : Financial Inclusion	<i>The outcome shows Monetary Innovation use and Monetary Proficiency as free factors have tremendous impact at the same time on Monetary Consideration, the most prevailing variable influences monetary incorporation is monetary education. At the same time, Monetary Innovation Use and Monetary Proficiency impact Monetary Incorporation.</i>
9	<i>How does Financial Literacy impact on Inclusion Finance ?</i> (Hasan et al., 2021)	X <sub>1</sub> : Financial Literacy Y : Financial Inclusion	<i>This study presumes that information in regards to monetary administrations is one of the most compelling powers to advance comprehensive money. It likewise has a critical commitment to creating provincial and lower-pay wide open individuals.</i>
10	<i>Using digital technology to improve financial inclusion in china</i> (Shen et al., 2020)	X <sub>1</sub> : Digital Technology Y : Financial Inclusion	<i>There is a critical positive connection between the utilization of the Web and the utilization of computerized monetary items, which thusly is decidedly connected with monetary consideration.</i>

## Results and Discussion

Partial Least Square analysis uses two steps, namely the evaluation of the measurement model and the evaluation of the structural mode

### Model Measurement Evaluation (Outer Model)

Assessment of the estimation model (measure external model) expects to decide the connection between dormant factors and their markers. The external model with intelligent markers is assessed through united legitimacy and discriminant legitimacy from pointers shaping dormant develops and composite dependability as well as Cronbach alpha for the block markers.

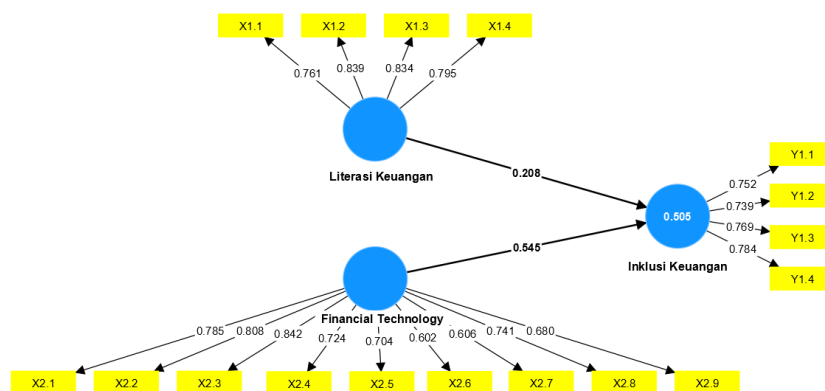


Figure 4.4 Graphical Output

Source: Data processed by SmartPLS 4, 2023

**Uji Outer Model**

The results of the convergent validity, discriminant validity, and reliability tests show that the data in this study are valid and reliable. **Convergen Validity**

Convergent validity is an evaluation carried out on each indicator of the construct. The typical change separated (AVE) esteem should be > 0.5 or the model has adequate discriminan in the event that the AVE pull for each build is more prominent than the relationship between's the build and different develops in the model and exploration in the beginning phases of fostering an estimation scale, a stacking factor worth of 0.5-0.6 is as yet viewed as adequate

Table 1  
Convergen Validity

Variable	variable indicator	Outer loadings
Financial Literacy (X1)	X1.1	0.761
	X1.2	0.839
	X1.3	0.834
	X1.4	0.795
Financial Technology (X2)	X2.1	0.785
	X2.2	0.808
	X2.3	0.842
	X2.4	0.724
	X2.5	0.704
	X2.6	0.602
	X2.7	0.606
	X2.8	0.741
Financial inclusion (Y)	X2.9	0.680
	Y1.1	0.752
	Y1.2	0.739
	Y1.3	0.769
	Y1.4	0.784

Source: Data processed by SmartPLS 4, 2023

Based on table 1, the results of the instrument in this study are valid, which can be seen in the outer loading value which has exceeded > 0.5. So it can be said to be valid. **Discriminant Validity**

Discriminant legitimacy testing should be visible in the cross stacking segment among markers and builds. An estimation model has great discriminant legitimacy in the event that the relationship between's the develop and its markers is higher than the connection with pointers from other block builds. The discriminant test is pronounced substantial in the event that the cross stacking esteem is > 0,7 (Ghozali & Latan, 2015)

Table 4.2  
Discriminant validity

Indicator	Financial Literacy (X1)	Financial Technology (X2)	Financial Inclusion (Y)
X1.1	<b>0.761</b>	0.606	0.518
X1.2	<b>0.839</b>	0.621	0.550
X1.3	<b>0.834</b>	0.574	0.458
X1.4	<b>0.795</b>	0.502	0.382
X2.1	0.638	<b>0.785</b>	0.559
X2.2	0.701	<b>0.808</b>	0.609

X2.3	0.666	<b>0.842</b>	0.544
X2.4	0.558	<b>0.724</b>	0.446
X2.5	0.361	<b>0.704</b>	0.514
X2.6	0.315	<b>0.602</b>	0.400
X2.7	0.350	<b>0.606</b>	0.446
X2.8	0.568	<b>0.741</b>	0.554
X2.9	0.448	<b>0.680</b>	0.416
Y1.1	0.451	0.499	<b>0.752</b>
Y1.2	0.449	0.443	<b>0.739</b>
Y1.3	0.473	0.611	<b>0.769</b>
Y1.4	0.458	0.544	<b>0.784</b>

Source:  
Data  
processed  
by  
SmartPLS  
4, 2023

To meet the assumptions of the validity and reliability of the outer model, an outlier is used. Outliers are done by removing one or more indicators that do not have a strong relationship with the latent variable. This research was conducted outliers on indicators of interest, namely on items X2.6, X2.7, and X2.9 because it has a value of less than 0.7 which describes indicators of latent variables that do not meet the assumptions of discriminant validity. After estimating the outliers on the data, the results of the discriminant validity test can be seen in table 4.3.

Table 4.3

Indicator	Financial Literacy (X1)	Financial Technology (X2)	Financial Inclusion (Y)
X1.1	<b>0.761</b>	0.637	0.518
X1.2	<b>0.839</b>	0.629	0.551
X1.3	<b>0.834</b>	0.600	0.458
X1.4	<b>0.795</b>	0.514	0.382
X2.1	0.638	<b>0.820</b>	0.560
X2.2	0.701	<b>0.832</b>	0.609
X2.3	0.666	<b>0.862</b>	0.544
X2.4	0.558	<b>0.748</b>	0.445
X2.5	0.361	<b>0.712</b>	0.514
X2.8	0.568	<b>0.743</b>	0.554
Y1.1	0.451	0.498	<b>0.753</b>
Y1.2	0.449	0.438	<b>0.739</b>
Y1.3	0.473	0.613	<b>0.771</b>
Y1.4	0.458	0.523	<b>0.781</b>

Discriminant Validity Outlier

Source: Data processed by SmartPLS 4, 2023

In view of the table above, it tends to be seen that the connection of every pointer with its particular variable is higher than the relationship of different factors. This indicates that indicators in their block are better predicted by latent variables than indicators in other blocks. With the aftereffects of this study one might say that the worth of every pointer in this review has good discriminant validity values.

#### Reliability Test

Financial Literacy	0.823	0.882	0.652
Financial Technology	0.877	0.907	0.621
Financial Inclusion	0.759	0.846	0.579

Table 4.4  
Reliability Test

Source: Data processed by SmartPLS 4, 2023

From the test results in table 4.4, it can be said that all variable values in the test are declared reliable because the composite reliability value is  $> 0.7$ . Financial literacy with a value of 0.882, financial technology with a value of 0.907, and Financial Inclusion with a value of 0.846. It can also be seen from the value of Cronbach's alpha where the value of each variable has a value  $> 0.7$  where the higher the value of Cronbach's alpha, the more valid and reliable the value is.

In addition, testing was carried out by looking at the Average Variance Extracted (AVE) where the value exceeded the value  $> 0.5$ . So that the variables that the researchers tested can be said to be valid and reliable. The results can be seen in 4.4. AVE values on all variables have met the requirements and have a validity and reliable value of  $> 0.5$ .

#### Structural Model Evaluation (Inner Model)

Coefficient of Determination

Table 4.5  
Determination Coefficient Test

Variable	R-square	R-square adjusted
Financial Inclusion	0.491	0.480

Source: Data processed by SmartPLS 4, 2023

It very well may be found in the table over that the changed R-square worth is 0.480, and that implies 48%. This worth demonstrates that monetary education (X1) and monetary innovation (X2) can make sense of the monetary incorporation variable by 48% while the leftover 52% is made sense of by different factors outside this review.

Hypothesis test

Table 4.6  
Statistical Testing

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Literasi Keuangan -> Inklusi Keuangan	0.201	0.156	0.129	1.562	0.122
Financial Technology -> Inklusi Keuangan	0.538	0.569	0.122	4.413	0.000

Source: Data processed by SmartPLS 4, 2023

The consequences of the review show that the p-upside of Monetary Education on Monetary Consideration are 0.122 where the worth is more prominent than 0.05 so this demonstrates that there is no huge impact between Monetary Education and Monetary Incorporation, so H1 is dismissed. Assuming that monetary consideration increments by 1%, the worth of monetary proficiency will increment by 0.201. In

view of the aftereffects of exploration directed utilizing Shrewd PLS 4.0 with respect with the Impacts of Monetary Proficiency and Monetary Innovation on Monetary Consideration. The consequences of the examination that has been completed show that Monetary Proficiency affects Monetary Consideration in Muhammadiyah College understudies in East Kalimantan. This can be demonstrated by the consequences of testing the p-worth of 0.000 or  $<0.05$ . The aftereffects of this test don't support and reject the primary speculation, to be specific monetary education affects monetary incorporation. Financially sound knowledge makes it possible to manage personal finances wisely. Understanding concepts such as spending, earning, saving, investing, and financial planning will be beneficial in managing money effectively. East Kalimantan Muhammadiyah University students do not understand financial literacy. The consequences of this study are as opposed to explore by Laut and Hutajulu (2019) which shows that monetary innovation plays a huge contributing part in expanding monetary consideration in light of the fact that with the presence of monetary innovation, individuals who recently didn't have formal financial records presently have accounts at innovation based monetary administrations.

In the mean time, the p-upside of Monetary Innovation on Monetary Consideration are 0.000 where the worth is under 0.05 so this shows that there is a critical impact between Monetary Innovation on Monetary Incorporation, then H2 is acknowledged. The value of financial technology will rise by 0.538 if financial inclusion grows by 1 percent. At the end of the day, the more utilization of Monetary Innovation, the higher the degree of monetary incorporation. In light of the reactions of East Kalimantan Muhammadiyah College students to the questionnaires given, most of the responses agreed to the statements presented. This means that the availability of financial technology has reduced the barriers for Muhammadiyah University students in East Kalimantan related to access to financial services. Financial technology has made it easier to use financial services with digital banking applications, where students can open accounts, transfer money, pay bills, or make investments with just a few taps on their cellphone screens. As well as financial technology, it provides financial services such as digital wallets that make it easier for students who do not have a bank account to make transactions. The aftereffects of this study are in accordance with research directed by Stella, (2019) which proposes that Web banking, portable banking, versatile wallets (applications), Mastercards and charge cards are the explanations behind the impact of monetary innovation on monetary consideration. Beyene Fanta and Makina, (2019) found results where monetary innovation impacts monetary consideration in light of the fact that ATM and web innovation influence monetary access and utilization of monetary administrations.

## Conclusion

Based on the results of research conducted on "The Influence of Financial Literacy and Financial Technology on Financial Inclusion of Muhammadiyah University Students in East Kalimantan" it can be concluded:

Monetary Education affects Monetary Consideration in Muhammadiyah College understudies in East Kalimantan. Muhammadiyah College of East Kalimantan understudies do not understand financial literacy as evidenced by the fact that there are still many respondents who disagree with the questionnaires given.

Financial Technology influences Financial Inclusion in Muhammadiyah University students in East Kalimantan. Based on the responses of East Kalimantan Muhammadiyah University students to the questionnaires given, most of the responses agreed to the statements presented. This means that the availability of financial technology has reduced the barriers for Muhammadiyah University students in East Kalimantan related to access to financial services.

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Nama : Putri Ramadani  
NIM : 1911102431192  
Fakultas : Ekonomi Bisnis dan Politik  
Program Studi : S1 Manajemen

Menyatakan bahwa artikel ilmiah yang berjudul "The Influence of Financial Literacy and Financial Technology on Financial Inclusion in Students Muhammadiyah University of East Kalimantan" telah di submit pada Jurnal Ekonomi, Manajemen dan Bisnis pada tahun 2023 (<https://ejournal.bsi.ac.id/ejurnal/index.php/ecodemica/index>)

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