

**THE INFLUENCE OF FINANCIAL TECHNOLOGY USE AND FINANCIAL  
LITERACY ON FINANCIAL INCLUSION IN PADANG**

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## The Influence of Financial Technology Use and Financial Literacy on Financial Inclusion in Padang

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### ABSTRACT

Global economics has lately emerged as a significant issue of discussion for global society. Financial inclusion is one of the important issue that has been highlighted. Financial inclusion in Indonesia has been greatly enhanced and the improvement of financial inclusion is also not apart from the development of financial technology and the level of financial literacy. This study aims to explore the influence of financial technology use and financial literacy on financial inclusion in Padang. This study applied quantitative exploratory with PLS-SEM Method and used online survey technique In this study, the questionnaire was distributed to 100 respondents of early adults who have already work in Padang. The study is using SmartPLS 3.3 for data analysis. This study found that financial technology use and financial literacy have a positive and significant impact on financial inclusion in Padang.

**Keywords:** *Financial Technology Use, Financial Literacy, Financial Inclusion.*

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