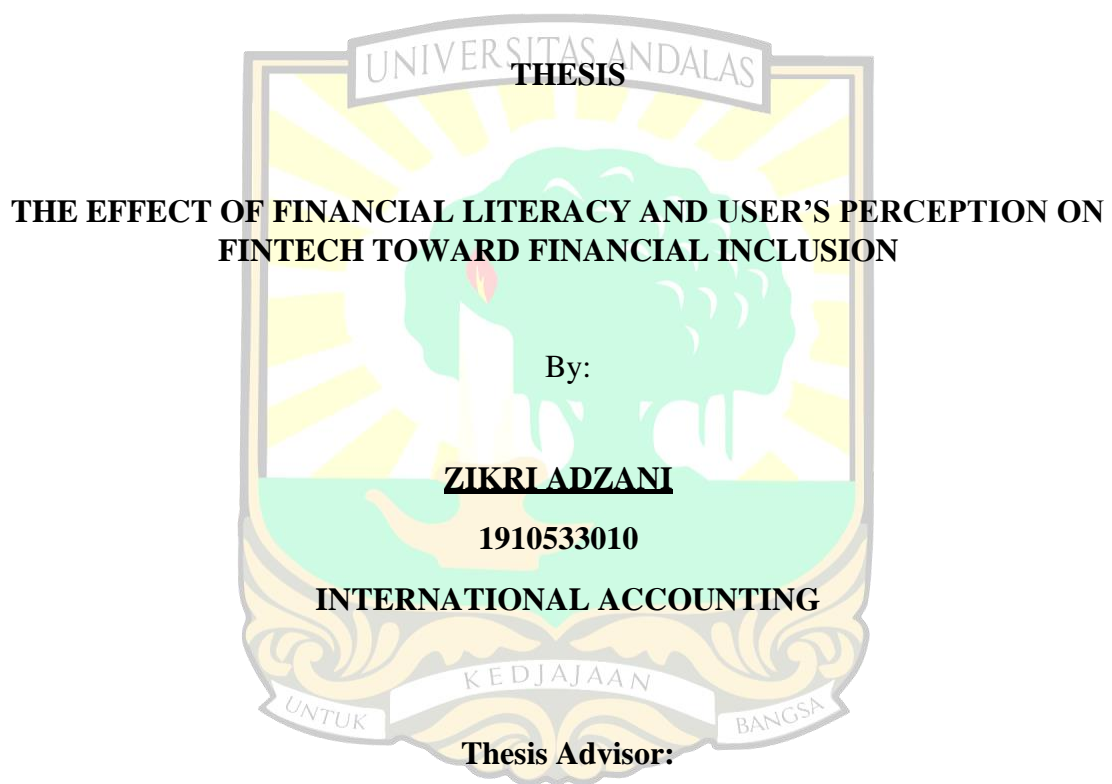




**ACCOUNTING DEPARTMENT
FACULTY OF ECONOMICS AND BUSINESS ANDALAS UNIVERSITY**



Rayna Kartika, SE, M.Com, Ak, CA

*Submitted to Fulfill the Requirements to Obtain Title Bachelor of
Accounting*

Padang

2023



Alumna's University Number:	ZIKRI ADZANI	Alumna's Faculty Number:
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THE EFFECT OF FINANCIAL LITERACY AND USER'S PERCEPTION ON FINTECH TOWARD FINANCIAL INCLUSION

Thesis by: Zikri Adzani

Thesis Advisor: Rayna Kartika, SE, M.Com, Ak, CA

ABSTRACT

The rapid integration of technology into daily life has driven a shift from conventional to digital practices, impacting various sectors, especially finance. Financial technology (fintech) has emerged, transforming how financial services are accessed and utilized. This study explores the landscape of financial inclusion and literacy in Indonesia, with a focus on the impact of fintech, specifically the Jenius mobile banking application by Bank BTPN. While fintech contributes to increased financial inclusion, concerns arise regarding security and user perception. The research aims to investigate the influence of financial literacy and user perception of fintech on financial inclusion among Jenius customers. The findings are expected to contribute insights for researchers, academics, and customers, enhancing understanding of financial technology, literacy, and inclusion within the scope of Jenius mobile banking usage.

Keyword: Financial Technology, Financial Inclusion, Jenius, User Perception

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The rapid integration of technology into daily life has driven a shift from conventional to digital practices, impacting various sectors, especially finance. Financial technology (fintech) has emerged, transforming how financial services are accessed and utilized. This study explores the landscape of financial inclusion and literacy in Indonesia, with a focus on the impact of fintech, specifically the Jenius mobile banking application by Bank BTPN. While fintech contributes to increased financial inclusion, concerns arise regarding security and user perception. The research aims to investigate the influence of financial literacy and user perception of fintech on financial inclusion among Jenius customers. The findings are expected to contribute insights for researchers, academics, and customers, enhancing understanding of financial technology, literacy, and inclusion within the scope of Jenius mobile banking usage.

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