

ABSTRACT

Nowadays, younger generations are the government's focus on improving financial literacy and financial inclusion. Financial literacy is the information or science of managing financial products to make appropriate financial decisions. The level of community welfare can be measured by financial services products. Therefore, social capital can play a role in improving financial literacy and financial inclusion in Indonesia. The purpose of this research research to determine the role of social capital as a mediator in the relationship between financial literacy and financial inclusion. The population in this research was a follower of an Instagram account @jouska_id with a follower of 506,000 people. Sampling in this research using non-probability sampling techniques with a sample size of 400 samples. The study adopted and used Sobel and Kenny & the Baron test to test the effects of social capital mediation in relation between financial literacy and financial inclusion. The results of this research found that social capital partially proved capable of mediating the relationship between financial literacy and financial inclusion on @Jouska_id account followers. In the future it takes programs from regulators who work with non-formal organizations in the community are needed in order to help improve financial literacy and financial inclusion.

Key words: *Financial Literacy, Financial Inclusion, Social Capital, Mediation Analysis, Jouska Indonesia.*