

ABSTRACT

Financial self-efficacy is an individual's belief in managing finances, using financial services and beliefs about their personal abilities in achieving major financial goals. This study aims to determine the role of financial self-efficacy as a mediator between financial literacy and financial inclusion. The population of this study was all of the productive age population in Buleleng Regency, which amounted to 435,300 inhabitants. Sampling from this study used a non-probability sampling technique with a total sample of 400 samples. The study used Sobel test as well as Kenny and Baron tests to examine the effect of mediating financial self-efficacy in the relationship between financial literacy and financial inclusion. The results of this study found that financial self-efficacy was partially proven to be able to mediate the effects between financial literacy and financial inclusion in Buleleng Regency, Bali. In the future it is hoped that there will be programs integrated with the concept of financial self-efficacy that can be carried out through financial socialization and education at various levels of society.

Keywords: Financial Literacy, Financial Self-Efficacy, Financial Inclusion, Productive Age