

ABSTRACT

Tangerang City is located in Banten Province. Tangerang City has a population of more than 2 million people, and as many as 68,770 families who are still included in the poverty rate. Poverty is included in a problem that is in the spotlight of the Indonesian government, all efforts are made to reduce the existing poverty rate. Financial inclusion is believed to be able to reduce the level of poverty that occurs in Indonesia. Financial inclusion must go hand in hand with financial literacy. The existence of financial literacy is able to encourage increased financial inclusion. Another factor that is able to accelerate poverty reduction is the productive age community.

The purpose of this study is to determine the role of social capital in mediating the relationship between financial literacy and financial inclusion, especially in the productive age community in Tangerang City. The productive age range in this study was set from 15-55 years old. The method in this research uses a quantitative approach. Collecting data by distributing questionnaires to people of productive age in Tangerang City, using non-probability sampling techniques, with a sample of 400 respondents from productive age communities in Tangerang City. In this study using the Sobel Test to analyze mediation.

After conducting the test, the results showed that there is a significant relationship between social capital and financial literacy and financial inclusion at productive age in Tangerang City. The results of the mediation analysis test that have been carried out show that social capital partially mediates the relationship between financial literacy and financial inclusion. This research is expected to be able to become a reference for regulators, future researchers and people of productive age, so that it can have a better impact on levels of financial literacy and financial inclusion.

Keywords: *Financial Literacy, Social Capital, Financial Inclusion*