

**ANALYSIS OF FACTORS AFFECTING FINANCIAL  
INCLUSION ON BANK ACCOUNT HOLDERS  
IN BATAM**

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**Abstract**

The purpose of this research is to find out and understand the factors that affect financial inclusion on bank account holders in Batam. Financial literacy, financial self-efficacy, ease of banking, mobile money and infrastructure are independent variables in this study, while financial inclusion is the dependent variable.

This research was conducted with a purposive sampling technique, where the sample was selected using a certain basic criteria. The questionnaire was made with google form and distributed to 270 respondents through social media. All hypotheses of the influence or impact of the independent variables on the dependent variable were analyzed and tested with the PLS-SEM method that utilizes the SMART PLS 3 application, while the descriptive analysis in this study utilizes the SPSS version 21 application.

The result of this research indicate that all independent variable consisting of financial literacy, financial self-efficacy, ease of banking, mobile money and infrastructure have a positive effect on financial inclusion. The limitation in this study is that the respondents who participated were limited to only Batam bank account holders. The influence of the independent variables on the research model on the dependent variable financial inclusion from the results obtained with the adjusted  $R^2$  test was 22.8% and were still relatively weak since there are 77.2% other factors that are not present in this research.

**Key Words:** *financial inclusion, financial literacy, financial self-efficacy, ease of banking, mobile money, infrastructure*