

**PENGARUH ERA DIGITALISASI KEUANGAN TERHADAP  
IMPLEMENTASI STRATEGI INKLUSI KEUANGAN  
DI INDONESIA PERIODE 2017-2020**

**Eddy Junarsin, Ph.D., CFP**

**Graceilla Kristia Sheraphim Budiono, S.E.**

**ABSTRAK**

Pada tahun 2016, 18 dari 34 provinsi di Indonesia memiliki indeks inklusi keuangan dibawah rata-rata indeks inklusi keuangan nasional. Indeks inklusi keuangan Indonesia 2019 meningkat sebesar 75%, namun tergolong masih rendah dibandingkan dengan negara Asia Tenggara, khususnya Malaysia, Thailand dan Singapore. Era disrupsi revolusi banking 4.0 mendorong perkembangan digitalisasi bisnis layanan keuangan seiring dengan pesatnya pertumbuhan teknologi. Inovasi baru seperti lahirnya perusahaan *fintech* dan akses *delivery channel mobile banking* terus dikembangkan guna memberikan kenyamanan dalam bertransaksi untuk mendorong terjadinya peningkatan jangkauan keuangan menuju pertumbuhan dan pemerataan inklusi keuangan di seluruh wilayah di Indonesia. Kesuksesan *digital financial inclusion* tidak terlepas dari dukungan infrastruktur uang elektronik. Penelitian ini bertujuan untuk menganalisis pengaruh *fintech*, infrastruktur uang elektronik dan *mobile banking* terhadap implementasi strategi inklusi keuangan di Indonesia.

Penelitian ini merupakan penelitian kuantitatif dengan data *time series* berupa nilai penyaluran pinjaman *fintech*, infrastruktur *mesin reader* uang elektronik yang beredar, nilai transaksi melalui *mobile banking* dan nilai transaksi keuangan digital yang dihimpun dengan periode bulanan tahun 2017 hingga 2020. Penelitian ini menggunakan metode analisis data dengan menggunakan bantuan *software SmartPLS 3.2.8*. Hasil Penelitian menunjukkan bahwa *fintech* berpengaruh positif dan signifikan terhadap implementasi strategi inklusi keuangan di Indonesia, layanan *mobile banking* berpengaruh positif dan signifikan terhadap inklusi keuangan di Indonesia. Sementara, infrastruktur uang elektronik berpengaruh negatif namun tidak signifikan terhadap inklusi keuangan di Indonesia.

*Kata kunci: fintech, mobile banking, Infrastruktur uang elektronik, inklusi keuangan.*

**THE INFLUENCE OF FINANCIAL DIGITALIZATION ERA ON THE  
IMPLEMENTATION OF FINANCIAL INCLUSION STRATEGY  
IN INDONESIA PERIOD 2017-2020**

**Eddy Junarsin, Ph.D., CFP**

**Graceilla Kristia Sheraphim Budiono, S.E.**

**ABSTRACT**

In 2016, 18 out of 34 provinces in Indonesia had financial inclusion indexes below the national financial inclusion index average. Indonesia's financial inclusion index in 2019 increased by 75%, but is still relatively low compared to Southeast Asian countries, especially Malaysia, Thailand and Singapore. The era of banking revolution 4.0 encourages the development of digitalization of financial services business in line with the rapid growth of technology. New innovations such as fintech companies and access to mobile banking delivery channels continue to be developed to provide convenience in transacting to encourage the increase in financial reach towards the growth and equalization of financial inclusion in all regions in Indonesia. The success of digital financial inclusion is inseparable from the support of electronic money infrastructure. This study aims to analyze the influence of fintech, electronic money infrastructure and mobile banking on the implementation of financial inclusion strategies in Indonesia.

This research is a quantitative research with time series data in the form of the value of fintech's loan distribution, electronic money reader machine infrastructure, transaction value through mobile banking and the value of digital financial transactions collected with the monthly period of 2017 to 2020. This study used data analysis method SmartPLS 3.2.8 software. The results showed that fintech has a positive and significant impact on the implementation of financial inclusion strategies in Indonesia, mobile banking services have a positive and significant effect on financial inclusion in Indonesia. Meanwhile, electronic money infrastructure has a negative but insignificant impact on financial inclusion in Indonesia.

**Keywords:** *fintech, mobile banking, electronic money infrastructure, financial inclusion.*