

ABSTRACT

This research aims to analyze of financial inclusion as achievement sustainable development goals in ASEAN. Financial inclusion means to promote financial sector especially for easy banking services and financial access for people. The level of financial inclusion each countries in ASEAN will be measured by using the index of financial inclusion. Factors that affecting of financial inclusion that are Adult Literacy Rate, Paved Road and GDP Per capita, that will be analyzed using a panel regression with cross section of 8 countries across ASEAN from 2008-2015. The result shows that the level of financial inclusion in ASEAN is classified as middle, indicated by the value of financial inclusion index 0,4. Literacy Rates significant positive effect on Inclusive Finance in ASEAN. Paved road shows positive effect but not significant and positive effect on GDP per capita and significant impact on inclusive finance in ASEAN.

Keyword : Financial Inclusion, IFI, Literacy rate, Paved Road, GDP Per capita, SDGs, Panel Data.