

PENGARUH LITERASI KEUANGAN, KREDIT USAHA RAKYAT, DAN *FINANCIAL TECHNOLOGY* TERHADAP KINERJA USAHA MIKRO KECIL DAN MENENGAH DI KECAMATAN BULELENG

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ABSTRAK

UMKM merupakan sektor usaha yang memiliki peran penting terhadap perekonomian nasional. Maka, diperlukan kinerja yang baik dalam keberlangsungan UMKM. Penelitian ini mencoba untuk meneliti tiga faktor yang memiliki kemungkinan untuk mempengaruhi kinerja UMKM. Sehingga, penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, kredit usaha rakyat, dan *financial technology* terhadap kinerja usaha mikro kecil dan menengah di Kecamatan Buleleng. Jenis penelitian yang digunakan adalah kuantitatif, dengan penentuan sampel menggunakan *purposive sampling*, didapat jumlah sampel adalah sebanyak 82 responden. Data dikumpulkan melalui lembar kuesioner yang disebarakan secara langsung ataupun secara *online* melalui *google form*. Melalui analisis regresi linier berganda, hasil penelitian ini menunjukkan bahwa (1) Literasi keuangan memiliki nilai signifikan $0,000 < 0,05$, nilai koefisien regresi 0,398 dan nilai $t_{hitung} > t_{tabel}$, yaitu $4,029 < 1,99085$. (2) Kredit usaha rakyat dengan nilai signifikansi $0,004 < 0,05$, nilai koefisien regresi 0,320 dan nilai $t_{hitung} > t_{tabel}$, yaitu $2,966 > 1,99085$. (3) *Financial technology* (X_3) dengan nilai signifikansi $0,000 < 0,05$, nilai koefisien regresi 0,476 dan nilai $t_{hitung} > t_{tabel}$, yaitu $6,273 > 1,99085$. Jadi, dapat disimpulkan bahwa literasi keuangan, kredit usaha rakyat, dan *financial technology* berpengaruh positif dan signifikan secara parsial terhadap kinerja UMKM.

Kata kunci: literasi keuangan, KUR, *financial technology*, kinerja UMKM

THE INFLUENCE OF FINANCIAL LITERACY, PEOPLE'S BUSINESS CREDIT, AND FINANCIAL TECHNOLOGY ON THE PERFORMANCE OF SMALL AND MEDIUM MICRO ENTERPRISES IN BULELENG DISTRICT

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ABSTRACT

UMKM have a crucial role in the national economy. Therefore, achieving good performance is essential for the sustainability of UMKM. This research aims to investigate three factors that are likely to affect UMKM performance. This research aims to determine the influence of financial literacy, KUR, and financial technology on the performance of UMKM in Buleleng District. The research methodology employed is quantitative, the sample was determined using purposive sampling, resulting in a sample size of 82 respondents. Data was collected through questionnaires distributed both in-person and online via Google Forms. Through multiple linear regression analysis, the results of this research indicate the following: (1) Financial literacy has a significant and positive impact, as evidenced by a significance value of 0.000 ($p < 0.05$), a regression coefficient of 0.398, and a t -value greater than the t -table value ($4.029 > 1.99085$). (2) KUR also has a significant and positive effect on UMKM performance, with a significance value of 0.004 ($p < 0.05$), a regression coefficient of 0.320, and a t -value greater than the t -table value ($2.966 > 1.99085$). (3) Financial technology has a significant and positive influence on UMKM performance, as indicated by a significance value of 0.000 ($p < 0.05$), a regression coefficient of 0.476, and a t -value greater than the t -table value ($6.273 > 1.99085$). In conclusion, this study finds that financial literacy, KUR, and financial technology have a significant and positive partial influence on UMKM performance in Buleleng District.

Keywords: *financial literacy, KUR, financial technology, UMKM performance*