PENGARUH LITERASI KEUANGAN, TEKNOLOGI KEUANGAN, DAN KEMAMPUAN MENYUSUN LAPORAN KEUANGAN TERHADAP KINERJA KEUANGAN UMKM DI KABUPATEN BULELENG

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, teknologi keuangan, dan kemampuan menyusun laporan keuangan terhadap kinerja keuangan UMKM. Populasi dalam penelitian ini adalah UMKM sektor perdagangan di Kabupaten Buleleng yang berjumlah 18.129 unit usaha. Dalam penelitian ini penentuan sampel dilakukan menggunakan teknik *Purposive Sampling* dan rumus *Slovin*, sehingga diperoleh sampel sebanyak 100 responden. Penelitian ini menggunakan pendekatan kuantitatif dengan sumber data primer yang dikumpulkan melalui penyebaran kuesioner menggunakan skala *Likert*. Pengolahan data dalam penelitian ini menggunakan bantuan program SPSS versi 25 for Windows. Data yang telah terkumpul selanjutnya dianalisis melalui uji statistik deskriptif, uji instrumen yang meliputi uji validitas dan uji reliabilitas, serta uji asumsi klasik yang terdiri atas uji normalitas, uji multikolinearitas, dan uji heteroskedastisitas. Analisis data dilakukan menggunakan regresi linear berganda. Selanjutnya, pengujian hipotesis dilakukan melalui uji parsial (uji t), uji simultan (uji F), dan koefisien determinasi. Hasil penelitian menunjukkan bahwa: (1) literasi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng; (2) teknologi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng; (3) kemampuan menyusun laporan keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng; dan (4) literasi keuangan, teknologi keuangan, serta kemampuan menyusun laporan keuangan secara simultan berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng.

Kata kunci: kinerja keuangan UMKM, literasi keuangan, kemampuan menyusun laporan keuangan, teknologi keuangan

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, AND FINANCIAL STATEMENT PREPARATION ABILITY ON THE FINANCIAL PERFORMANCE OF MSMEs IN BULELENG REGENCY

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ABSTRACT

This study aims to examine the effect of financial literacy, financial technology, and financial statement preparation ability on the financial performance of Micro, Small, and Medium Enterprises (MSMEs). The population of this study consisted of 18,129 MSMEs operating in the trade sector in Buleleng Regency. In this study, the sample was determined using the purposive sampling technique and the Slovin formula, resulting in a total of 100 respondents. This study employed a quantitative approach using primary data collected through questionnaires measured on a Likert scale. Data were processed using SPSS version 25 for Windows. The collected data were analyzed using descriptive statistical analysis, instrument testing consisting of validity and reliability tests, and classical assumption tests including normality, multicollinearity, and heteroscedasticity tests. Multiple linear regression analysis was employed as the analytical method. Furthermore, hypothesis testing was conducted using the partial test (t-test), simultaneous test (F-test), and coefficient of determination. The results indicate that: (1) financial literacy has a positive and significant effect on the financial performance of MSMEs in Buleleng Regency; (2) financial technology has a positive and significant effect on the financial performance of MSMEs in Buleleng Regency; (3) financial statement preparation ability has a positive and significant effect on the financial performance of MSMEs in Buleleng Regency; and (4) financial literacy, financial technology, and financial statement preparation ability simultaneously have a positive and significant effect on the financial performance of MSMEs in Buleleng Regency.

***Keywords**: MSMEs Financial Performance, Financial Literacy, Financial Statement Preparation Ability, Financial Technology.*