

ABSTRAK

Penelitian ini bertujuan untuk mengevaluasi efek dari literasi keuangan dan inklusi keuangan terhadap kinerja Usaha Mikro, Kecil, dan Menengah (UMKM) melalui Perilaku Keuangan sebagai variabel mediasi. Penelitian ini juga mengukur tingkat literasi keuangan, inklusi keuangan, dan perilaku keuangan di antara UMKM di Kecamatan Wangon. Responden yang diambil sebagai sampel adalah pemilik dan pengelola UMKM di wilayah tersebut. Pendekatan kuantitatif digunakan, dan data dikumpulkan melalui kuesioner dengan menggunakan metode non-probability sampling. Analisis data menggunakan regresi linear berganda dan analisis regresi variabel mediasi. Hasil penelitian menunjukkan bahwa literasi keuangan dan inklusi keuangan memiliki pengaruh positif terhadap perilaku keuangan, serta kinerja UMKM. Selain itu, perilaku lingkungan memediasi hubungan antara literasi keuangan, inklusi keuangan, dan kinerja UMKM.

Kata Kunci: Literasi Keuangan, Inklusi Keuangan, Perilaku Keuangan, Kinerja UMKM

ABSTRACT

This study aims to evaluate the impact of financial literacy and financial inclusion on the performance of Micro, Small, and Medium Enterprises (MSMEs) through Financial Behavior as a mediating variable. The study also measures the levels of financial literacy, financial inclusion, and financial behavior among MSMEs in Wangon Subdistrict. The respondents sampled for this study are the owners and managers of MSMEs in that area. A quantitative approach was utilized, and data were collected through questionnaires using non-probability sampling methods. Data analysis involved multiple linear regression and mediation analysis. Based on the analysis, the research results indicate the following: (1.) There is a positive influence of financial literacy and financial inclusion on financial behavior. (2.) There is a positive influence of financial literacy, financial inclusion, and financial behavior on the performance of MSMEs. (3.) The study also reveals that environmental behavior mediates the relationship between financial literacy, financial inclusion, and the performance of MSMEs.

Keywords: Financial Literacy, Financial Inclusion, Financial Behavior, SME Performance