

ABSTRAK

Eisyah Fitriya. 2024. Pengaruh Literasi Keuangan, Inklusi Keuangan, dan *Financial Technology* Terhadap Kinerja UMKM di Kabupaten Magetan. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak. C.A, Pembimbing (II) Robby Sandhi Dessyarti, S.E., M.M.

Tujuan penelitian ini untuk mengetahui apakah ada pengaruh literasi keuangan, inklusi keuangan, *financial technology* dan kinerja UMKM di Kabupaten Magetan. Serta tidak adanya pengaruh literasi keuangan, inklusi keuangan, *financial technology* dan kinerja UMKM di Kabupaten Magetan. Penelitian ini dilakukan di 18 kecamatan yang ada di Kabupaten Magetan. Sampel penelitian 180 responden. Metode penelitian yang digunakan yaitu pendekatan kuantitatif dengan teknik uji regresi linier berganda menggunakan program bantuan SPSS 23.

Hasil penelitian menunjukkan bahwa literasi keuangan, inklusi keuangan, dan *financial technology* masing-masing berpengaruh signifikan terhadap kinerja UMKM. Selain itu, ketiga faktor tersebut juga terbukti berpengaruh secara simultan terhadap kinerja UMKM di Kabupaten Magetan. Temuan ini menekankan pentingnya integrasi literasi keuangan, akses ke layanan keuangan, dan teknologi finansial dalam meningkatkan kinerja UMKM di Kabupaten Magetan.

Kata Kunci: Literasi Keuangan, Inklusi Keuangan, *Fintech*, Kinerja UMKM.

ABSTRACT

Eisyah Fitriya. 2024. The Effect of Financial Literacy, Financial Inclusion, and Financial Technology on the Performance of MSMEs in Magetan Regency. Thesis. Management Study Program, Faculty of Economics and Business, PGRI Madiun University. Supervisor (I) Dr. Anggita Langgeng Wijaya, S.E., M.Si., Ak. C.A, Supervisor (II) Robby Sandhi Dessyarti, S.E., M.M.

The Influence of Financial Literacy, Financial Inclusion, and Financial Technology towards the Performance of MSMEs in Magetan Regency. The aim of this study was to determine whether there was an influence of financial literacy, financial inclusion, financial technology and the performance of MSMEs in Magetan Regency. There was no influence of financial literacy, financial inclusion, financial technology and the performance of MSMEs in Magetan Regency. This study was conducted in 18 sub-districts in Magetan Regency. The research sample was 180 respondents. The research method used was a quantitative approach with multiple linear regression test techniques using the SPSS 23 assistance program.

The results of the study indicate that financial literacy, financial inclusion, and financial technology each have a significant effect towards MSME performance. In addition, these three factors are also proven to have a simultaneous effect on MSME performance in Magetan Regency. This finding emphasizes the importance of integrating financial literacy, access to financial services, and financial technology in improving MSME performance in the area.

Keywords: Financial Literacy, Financial Inclusion, Fintech, MSME Performance.