PENGARUH LITERASI KEUANGAN DAN AKSES DIGITAL BANKING TERHADAP PERTUMBUHAN UKM
(Studi Kasus di Kelurahan Tlogomas Kota Malang)

Maria Lestiana Jua [(1)]
Hendrik Suhendri [(2)] Sri Indah [(3)]

[(1)]Mahasiswa Program Studi Akuntansi, Fakultas Ekonomi,
Universitas Tribhuwana Tunggadewi Malang
[(2)(3)]Dosen Program Studi Akuntansi, Fakultas Ekonomi,
Universitas Tribhuwana Tunggadewi Malang

Email: lestynjua@gmail.com

ABSTRAK

Tujuan penelitian ini yaitu untuk mengetahui pengaruh literasi keuangan dan akses digital banking terhadap pertumbuhan UKM di Kelurahan Tlogomas Kota Malang. Desain penelitian deskriptif. Jenis penelitian kuantitatif. Populasi sebanyak 32 pelaku UKM. Teknik penentuan sampel menggunakan *total sampling*. Instrumen menggunakan kuesioner. Analisis data menggunakan regresi linier berganda. Pengujian hipotesis menggunakan uji t (parsial) dan uji F. Hasil regresi linier berganda diperoleh kedua variabel bebas memiliki nilai koefisien regresi positif dan nilai koefisien determinasi *R Square* sebesar 0,557 (kontribusi pengauruh variabel bebas terhadap variabel terikat sebesar 55,7%). Hasil pengujian hipotesis uji t (parsial) diperoleh nilai t_{hitung} untuk variabel literasi keuangan sebesar 2,578 dan variabel akses digital banking sebesar 2,997 yang masing-masing lebih besar dari t_{tabel} yaitu sebesar 2,045 dan nilai signifikan < 0,05. Sehingga dapat disimpulkan bahwa literasi keuangan dan akses digital banking berpengaruh signifikan terhadap pertumbuhan UKM di Kelurahan Tlogomas Kota Malang. Berdasarkan hasil penelitian tersebut di atas, maka pelaku UKM disarankan untuk meningkatkan literasi keuangan serta memanfaatkan layanan digital banking secara optimal guna memperkuat pengelolaan keuangan, mempercepat transaksi, dan mendorong pertumbuhan usaha yang berkelanjutan.

Kata Kunci:Literasi Keuangan, Akses Digital Banking, Usaha Kecil dan Menengah (UKM).

THE IMPACT OF FINANCIAL LITERACY AND DIGITAL BANKING ACCESS ON THE GROWTH OF SMEs
(Case Study in Tlogomas Village, Malang City)

Maria Lestiana Jua [(1)]
Hendrik Suhendri [(2)] Sri Indah [(3)]

[(1)] Students of the Accounting Study Program, Faculty of Economics
Tribhuwana Tunggadewi University, Malang
[(2)(3)] Lecturer in the Accounting Study Program, Faculty of Economics
Tribhuwana Tunggadewi University, Malang

Email: lestynjua@gmail.com

ABSTRACT

The aim of this research is to determine the influence of financial literacy and digital banking access on the growth of SMEs in Tlogomas Village, Malang City. The research design is descriptive. The type of research is quantitative. The population consists of 32 SME actors. The sample determination technique uses total sampling. The instrument used is a questionnaire. Data analysis uses multiple linear regression. Hypothesis testing uses t-test (partial) and F-test. The results of multiple linear regression show that both independent variables have positive regression coefficient values and the coefficient of determination R Square value of 0.557 (the contribution of the independent variables to the dependent variable is 55.7%). The hypothesis testing results for the t-test (partial) show that the t-calculated value for the financial literacy variable is 2.578 and for the digital banking access variable is 2.997, both of which are greater than the t-table value of 2.045, with a significance value < 0.05. Therefore, it can be concluded that financial literacy and digital banking access have a significant influence on the growth of SMEs in Tlogomas Village, Malang City. Based on the above research results, SME actors are advised to improve financial literacy and optimally utilize digital banking services to strengthen financial management, accelerate transactions, and promote sustainable business growth.

Keywords: Financial Literacy, Digital Banking Access, SMEs.