PENGARUH LITERASI KEUANGAN TERHADAP KINERJA KEUANGAN UKM KERIPIK BUAH DI KECAMATAN BUMIAJI

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ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh literasi keuangan terhadap kinerja keuangan pada UKM Keripik buah di Kecamatan Bumiaji. Desain penelitian yang digunakan dalam penelitian ini adalah penelitian kuantitatif dengan pendekatan deskriptif. Populasi pada penelitian ini adalah UKM Keripik Apel di Kota Batu sebanyak 30 UKM. Tenknik penentuan sampel menggunakan sampling jenuh karena jumlah populasinya sedikit sehingga semuanya dijadikan sampel. Instrumen menggunakan kuesioner. Analisis data menggunakan regresi linier sederhana. Pengujian hipotesis menggunakan uji t (parsial). Hasil regresi linier sederhana diperoleh variabel literasi keuangan memiliki nilai koefisien regresi positif, dan nilai koefisien determinasi *R Square* sebesar 0,568 yang berarti bahwa kontribusi pengaruh variabel literasi keuangan terhadap kinerja keuangan UKM Keripik Buah di Kecamatan Bumiaji sebesar 56,8%. Hasil pengujian hipotesis uji t (parsial) didapatkan variabel literasi keuangan (X) memiliki nilai $t_{hitung} > t_{tabel}$ (3,376 > 2,048) dengan nilai signifikan 0,002 (*p value* < 0,05), sehingga dapat disimpulkan hipotesis H_1 diterima dan menolak H_0, yaitu literasi keuangan berpengaruh signifikan terhadap kinerja keuangan UKM Keripik Buah di Kecamatan Bumiaji. Pelaku UKM Keripik Buah di Kecamatan Bumiaji Kota Batu disarankan untuk terus meningkatkan tingkat literasi keuangan melalui pelatihan, pendampingan, maupun pemanfaatan program edukasi keuangan yang diselenggarakan oleh lembaga terkait.

Kata Kunci: Literasi Keuangan, Kinerja Keuangan.

"THE EFFECT OF FINANCIAL LITERACY ON THE FINANCIAL PERFORMANCE OF FRUIT CHIP SMEs IN BUMIAJI SUB-DISTRICT

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ABSTRACT

The aim of this research is to determine the influence of financial literacy on the financial performance of fruit chip SMEs in Bumiaji Subdistrict. The research design used in this study is quantitative research with a descriptive approach. The population in this research consists of 30 Apple Chip SMEs in Batu City. The sampling technique used saturated sampling because the population is small, so all are made into samples. The instrument used is a questionnaire. Data analysis uses simple linear regression. Hypothesis testing uses the t-test (partial). The results of simple linear regression show that the financial literacy variable has a positive regression coefficient value, and the coefficient of determination R Square value is 0,568, which means that the contribution of the influence of the financial literacy variable on the financial performance of Fruit Chip SMEs in Bumiaji Subdistrict is 56,8%. The results of the partial t-test hypothesis testing indicate that the financial literacy variable has a t-calculated value > t-table (3,376 > 2,048) with a significance value of 0,002 (p value < 0,05), so it can be concluded that hypothesis H_1 is accepted and H_0 is rejected, namely that financial literacy has a significant effect on the financial performance of Fruit Chip SMEs in Bumiaji Subdistrict. Fruit Chip SME actors in Bumiaji Subdistrict, Batu City, are advised to continuously improve their financial literacy levels through training, mentoring, or utilizing financial education programs organized by related institutions.

Keywords: *Financial Literacy, Financial Performance.*