ABSTRAK

PENGARUH LITERASI KEUANGAN, KEMAMPUAN MANAJERIAL DAN PERAN *FINANCIAL TECHNOLOGY (FINTECH) PAYMENT TERHADAP KINERJA UMKM KULINER DI KOTA METRO*

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Literasi Keuangan, Kemampuan manajerial dan peran financial technology (fintech) payment terhadap kinerja UMKM Kuliner di Kota Metro. Jenis penelitian yang digunakan dalam penelitian ini adalah kuantitatif. Penelitian ini menggunakan data primer melalui kuisoner dan populsi yang digunakan dalam penelitian ini berjumlah 1.080. kemudian Teknik pengambilan sampel dalam penelitian ini diperkecil menggunakan purposive sampling sesuai karateristik yang telah ditentukan oleh peneliti. Sampel yang diambil pada penelitian ini yaitu 100 responden. Hasil penelitian ini menunjukan bahwa: literasi keuangan berpengaruh terhadap kinerja UMKM, Kemampuan Manajerial berpengaruh terhadap kinerja UMKM, peran fintech payment tidak berpengaruh terhadap Kinerja UMKM, Secara Bersama-sama variabel Literasi keuangan, Kemampuan Manajerial dan peran Fintech Payment berpengaruh terhadap Kinerja UMKM kuliner di Kota Metro.

Kata Kunci: Literasi keuangan, kemampuan Manajerial, *fintech paymen*t, kinerja UMKM

ABSTRACK

THE INFLUENCE OF FINANCIAL LITERACY, MANAGERIAL SKILLS AND THE ROLE OF FINANCIAL TECHNOLOGY (FINTECH) PAYMENTS ON THE PERFORMANCE OF CULINARY UMKM IN METRO CITY

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ABSTRACK

This study aims to determine the Effect of Financial Literacy, Managerial Ability and the Role of Financial Technology (fintech) Payment on the Performance of Culinary MSMEs in Metro City. The type of research used in this study is quantitative. This study uses primary data through questionnaires, and the population used in this study amounted to 1080. The sampling technique in this study was reduced by using purposive sampling according to the characteristics determined by the researcher; the sample taken in this study was 100 respondents. The result of this study indicat that financial Literacy Influences the performance of culinary MSMEs, Managerial Skills affect performance of culinary MSMEs, and the role of financial technology (fintech) payment affect performance of culinary MSMEs Taken Together the variable. The results of this study indicate that financial literacy, managerial ability, and the role of Financial Technology (Fintech) payment affect the performance of culinary MSMEs in Metro City.

Keywords: Financial Literacy, Managerial Ability, Fintech Payment, MSME Performance