

**THE EFFECT OF FINANCIAL LITERACY, FINANCIAL INCLUSION AND
FINANCIAL TECHNOLOGY ON UMKM PERFORMANCE**
(Survey of UMKM Processed Food Products in the City of Tasikmalaya)

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Income is one measure of UMKM performance, while technology was a tool to support business activity processes so that they are able to achieve market share. External factors consist of government economic policies as well as culture, while internal factors consist of aspects of human resources and marketing. The research objectives were to find out and analyze 1) Financial Literacy, Financial Inclusion, Financial Technology, the performance of UMKM in Tasikmalaya City 2) The effect of Financial Literacy on the performance of UMKM Processed Food Products in Tasikmalaya City. 3) Effect of Financial Inclusion on the performance of UMKM Processed Food Products in Tasikmalaya City. 4) The effect of Financial Technology on the performance of UMKM Processed Food Products in the City of Tasikmalaya. 5) The Influence of Financial Literacy, Financial Inclusion and Financial Technology on the Performance of UMKM Processed Food Products in Tasikmalaya City. The research method used to determine and analyze the effect of financial literacy, financial inclusion and financial technology on UMKM performance (a survey on UMKM processed food products in Tasikmalaya City) was to use a survey research method. The research sample (N) taken was 100 UMKM of Tasikmalaya City Processed Food Products. The data analysis tool used was multiple regression, the coefficient of determination and hypothesis testing. The results of the study show that financial literacy has a very good rating classification. Financial Inclusion has a very good assessment classification. UMKM performance has a good assessment classification. Simultaneously financial literacy, Financial Inclusion and Financial Technology have a significant effect on UMKM performance, partially financial literacy has no significant effect on UMKM performance, partially Financial Inclusion has a significant effect on UMKM performance, partially Financial Technology has a significant effect on UMKM performance.

Keywords: *Financial Literacy, Financial Inclusion, Financial Technology
UMKM performance*

ABSTRAK

PENGARUH *FINANCIAL LITERACY*, *FINANCIAL INCLUSION* DAN *FINANCIAL TECHNOLOGY* TERHADAP KINERJA UMKM (Survey Pada UMKM Produk Makanan Olahan Kota Tasikmalaya)

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Pendapatan adalah salah satu ukuran kinerja UMKM, sedangkan teknologi adalah sebagai alat pendukung proses aktivitas bisnis sehingga mampu mencapai pangsa pasar. Pada faktor eksternal terdiri dari kebijakan pemerintahan ekonomi juga budaya, sedangkan faktor internal terdiri dari aspek sumber daya manusia dan pemasaran. Adapun tujuan penelitian untuk mengetahui dan menganalisis 1) *Financial Literacy*, *Financial Inclusion*, *Financial Technology*, kinerja UMKM 2) Pengaruh *Financial Literacy* terhadap kinerja UMKM Produk Makanan Olahan 3) Pengaruh *Financial Inclusion* terhadap kinerja UMKM Produk Makanan Olahan. 4) Pengaruh *Financial Technology* terhadap kinerja UMKM Produk Makanan Olahan. 5) Pengaruh *Financial Literacy*, *Financial Inclusion* dan *Financial Technology* terhadap Kinerja UMKM Produk Makanan Olahan. Metode penelitian yang digunakan untuk mengetahui dan menganalisis Pengaruh *Financial Literacy*, *Financial Inclusion* Dan *Financial Technology* Terhadap Kinerja UMKM adalah menggunakan metode penelitian survey. Sampel penelitian (N) yang diambil adalah 100 UMKM Produk Makanan Olahan Kota Tasikmalaya. Alat analisis data yang digunakan adalah regresi berganda, koefisien determinasi dan pengujian hipotesis. Hasil penelitian menunjukkan bahwa *financial literacy* memiliki klasifikasi penilaian sangat baik. *Financial Inclusion* memiliki klasifikasi penilaian sangat baik. Kinerja UMKM memiliki klasifikasi penilaian baik. Secara simultan *financial literacy*, *Financial Inclusion* dan *Financial Technology* berpengaruh signifikan terhadap Kinerja UMKM, secara parsial *financial literacy* tidak berpengaruh signifikan terhadap Kinerja UMKM, secara parsial *Financial Inclusion* berpengaruh signifikan terhadap Kinerja UMKM, secara parsial *Financial Technology* berpengaruh signifikan terhadap Kinerja UMKM,.

Kata kunci: *Financial Literacy*, *Financial Inclusion*, *Financial Technology*
Kinerja UMKM