

PENGARUH *FINANCIAL INCLUSION* DAN *FINANCIAL TECHNOLOGY* TERHADAP KINERJA KEUANGAN UMKM *FOOD AND BEVERAGE* DI DAERAH SLEMAN YOGYAKARTA DENGAN LITERASI KEUANGAN SEBAGAI VARIABEL MEDIASI

Elysa Restu Setia Pratiwi

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh *financial inclusion* dan *financial technology* terhadap kinerja keuangan UMKM *food & beverage* di Sleman Yogyakarta dengan literasi sebagai variabel mediasi. Populasi penelitian ini 25.307 pelaku usaha UMKM di Sleman dengan sampel sebanyak 400 responden yang di pilih dengan metode *purposive sampling*. Jenis data pada penelitian ini menggunakan data kuantitatif dan sumber data berupa data primer dengan kuesioner secara online yang telah diuji validitas dan reliabilitasnya. Metode analisis data penelitian ini menggunakan *Partial Least Square-Structural Equation Modelling* (PLS-SEM). Hasil analisis menunjukkan bahwa *financial inclusion* dan *financial technology* memiliki pengaruh positif dan signifikan terhadap literasi keuangan dan kinerja keuangan UMKM di Sleman Yogyakarta, literasi keuangan berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM *food & beverage* di Sleman Yogyakarta, serta *financial inclusion* dan *financial technology* berpengaruh positif dan signifikan terhadap kinerja keuangan melalui literasi keuangan UMKM *food & beverage* di Sleman Yogyakarta. Penelitian ini memberikan implikasi praktis bagi pelaku UMKM untuk meningkatkan literasi keuangan guna memanfaatkan layanan keuangan secara optimal, serta mendorong kebijakan pemerintah dalam memperluas inklusi keuangan di wilayah Sleman Yogyakarta.

Kata Kunci: *Financial inclusion, Financial Technology, Kinerja Keuangan, Literasi Keuangan*

24/02/25


**THE EFFECT OF FINANCIAL INCLUSION AND FINANCIAL
TECHNOLOGY ON FINANCIAL PERFORMANCE OF FOOD AND
BEVERAGE UMKM IN SLEMAN YOGYAKARTA WITH FINANCIAL
LITERACY AS A MEDIATION VARIABLE**

Elysa Restu Setia Pratiwi

Abstract

This study aims to determine the effect of financial inclusion and financial technology on the financial performance of food & beverage MSMEs in Sleman Yogyakarta, with literacy as a mediating variable. The population of this study consisted of 25,307 MSME business actors in Sleman, with a sample of 400 respondents selected using the purposive sampling method. This study utilized quantitative data, with primary data collected through online questionnaires that were tested for validity and reliability. The data analysis method employed in this study was Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis results indicate that financial inclusion and financial technology positively and significantly affect the financial literacy and financial performance of MSMEs in Sleman, Yogyakarta. Additionally, financial literacy positively and substantially influences the financial performance of food and beverage MSMEs in Sleman, Yogyakarta. Furthermore, financial inclusion and financial technology positively and significantly affect financial performance through financial literacy among food and beverage MSMEs in Sleman, Yogyakarta. This study offers practical implications for MSME actors to enhance their financial literacy to utilize financial services optimally and encourages government policies to expand financial inclusion in the Sleman, Yogyakarta area.

Keywords: *Financial inclusion, Financial Technology, Financial Performance, Financial Literacy*