ABSTRAK

PENGARUH LITERASI KEUANGAN DALAM PENGGUNAAN *FINANCIAL TECHNOLOGY* (*FINTECH*) TERHADAP PERILAKU MANAJEMEN KEUANGAN DIKALANGAN MASYARAKAT UMKM KOTA MEDAN

David Renaldi Simanjuntak
Rahmawati S. Berampu
Program Studi D3 Keuangan dan Perbankan
Fakultas Ekonomi Universitas Prima Indonesia

Pengkajian ini berpendekatan kuantitatif secara berjenis deskriptif kuantitatif. Populasi pengkajian ini ialah kalangan masyarakat UMKM yang terverifikasi dan menjadi binaan Dinas Koperasi UKM Perdagangan & Perindustrian Kota Medan sebanyak 1.966, dengan penetapan sampel berdasarkan rumus slovin sebanyak 332. Dalam melakukan uji statistik, peneliti menggunakan 100 responden diluar sampel penelitian. Hasil pengujian statistik menjelaskan bila Literasi keuangan serta Financial technology baik dengan simultan maupun parsial berdampak pada Perilaku manajmeen keuangan dengan tingkat koefisien determinasi sebesar 0,258. Hal ini menjelaskan bahwa Literasi keuangan serta Financial technology membagikan dampak sejumlah 25,8% pada Perilaku manajemen keuangan. Melainkan selisihnya sejumlah 74,2% didampaki variable di luar pengkajian ini. **Kata Kunci** ***:*** *Literasi Keuangan, Financial Technology, dan Perilaku Manajemen Keuangan.*

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY IN THE USE OF FINANCIAL TECHNOLOGY (FINTECH) ON FINANCIAL MANAGEMENT BEHAVIOR AMONG THE MSME COMMUNITY IN MEDAN CITY

David Renaldi Simanjuntak
Rahmawati S. Berampu
D3 Finance and Banking Study Program
Faculty of Economics University of Prima Indonesia

This study takes a quantitative approach using a quantitative descriptive type. The population of this study is 1,966 members of the MSME community who have been verified and are under the guidance of the Medan City Trade & Industry SME Cooperative Service, with a sample of 332 based on the Slovin formula. In conducting statistical tests, researchers used 100 respondents outside the research sample. The results of statistical tests explain that the financial literacy and financial technology variables, both simultaneously and partially, have an impact on financial management behavior with a coefficient of determination level of 0.258. This explains that financial literacy and financial technology have an impact of 25.8% on financial management behavior. However, the difference of 74.2% is influenced by variables outside this study.

Keywords : *Financial Literacy, Financial Technology, and Financial Management Behavior*.