



**THE EFFECT OF FINANCIAL LITERACY AND CAPITAL
MANAGEMENT ON MSME PERFORMANCE
(STUDY AT MSME KOTA KASABLANKA, SOUTH JAKARTA)
UNDERGRADUATE THESIS**

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PLAGIARISM CHECK RESULT

THE EFFECT OF FINANCIAL LITERACY AND CAPITAL MANAGEMENT ON MSME PERFORMANCE (STUDY AT MSME KOTA KASABLANKA, SOUTH JAKARTA)

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PLAGIARISM CHECK RESULT

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CHAPTER I

INTRODUCTION

1.1 Research background

Micro, Small and Medium Enterprises (MSMEs) are a form of business run by individuals, households or small business entities in the field of community empowerment. According to Law of the Republic of Indonesia Number 20 of 2008, MSMEs are productive economic efforts carried out by individuals or business entities with different wealth criteria. net for each micro business is IDR. 50,000,000, small business amounting to Rp. 50,000,000 - Rp. 500,000,000, and medium businesses Rp. 500,000,000 - Rp. 10,000,000,000. MSMEs are also a type of business that is in great demand by the public, the reason is that many people like this type. This business is because the capital required to open this business is not so big (Hidayatulloh, 2020)

One important aspect for improving business is the performance of MSMEs, this is because the performance of MSMEs is important as a benchmark for business progress. The performance of MSMEs themselves can be measured through their ability to manage and allocate their resources (Kusumadewi, 2017). MSMEs that are managed well will

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ABSTRACT

This study aims to obtain empirical evidence regarding financial literacy and capital management on the performance of MSMEs in Kota Kasablanka, South Jakarta. This research method uses quantitative methods from primary data sources, namely data obtained indirectly from information sources but obtained through media intermediaries. The research population on MSMEs in Kota Kasablanka was 8 respondents, with a sample of 67 respondents. In this analysis the sampling technique used in this study is probability sampling from the selection, namely the technique of tracing samples based on coincidence. The data processing method used in this study is the regression model with SPSS version 29. The findings show that (1) financial literacy has a positive effect on MSME performance (2) capital management has a positive effect on MSME performance in Kota Kasablanka, South Jakarta

Keywords: financial literacy, capital management and MSME performance

INTISARI

Penelitian ini bertujuan untuk mendapatkan bukti empiris mengenai literasi keuangan dan manajemen modal terhadap kinerja UMKM di Kota Kasablanka Jakarta Selatan. Metode penelitian ini menggunakan metode kuantitatif dari sumber data primer yaitu data yang diperoleh secara tidak langsung dari sumber informasi melainkan diperoleh melalui media perantara. Populasi penelitian ini UMKM di Kota Kasablanka sebanyak 80 responden, dengan sampel yang diperoleh sebanyak 67 responden. Dalam analisis ini digunakan Teknik penarikan sampel dalam penelitian ini adalah probability sampling dari populasi yaitu teknik penentuan sampel berdasarkan kebetulan. Metode pengolahan data yang digunakan dalam penelitian ini adalah model regresi dengan SPSS versi 29. Temuan menunjukkan bahwa (1) literasi keuangan berpengaruh positif terhadap kinerja UMKM (2) manajemen modal berpengaruh positif terhadap kinerja UMKM di Kota Kasablanka Jakarta Selatan

Kata Kunci: literasi keuangan, manajemen modal dan kinerja UMKM