ABSTRAK

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Program Studi	:	Ekonomi Syariah
Judul	:	Dampak Pemahaman dan Kepedulian Serta Perilaku Keuangan terhadap Kinerja UMKM yang Dimediasi Oleh *Islamic Financial Inclusion* dan *Islamic Financial Literacy* Di Kota Lhokseumawe

Penelitian ini mengkaji pengaruh *Financial Knowledge*, *Financial Behavior*, dan *Financial Attitude* terhadap kinerja UMKM, baik secara langsung maupun melalui *Islamic Financial Literacy* dan *Islamic Financial Inclusion* sebagai variabel mediasi. Penelitian ini dilaksanakan di Kota Lhokseumawe pada tahun 2024 dengan melibatkan 68 pelaku UMKM sebagai responden. Rendahnya literasi dan inklusi keuangan Islam di daerah dengan basis ekonomi syariah menjadi alasan pentingnya penelitian ini. Pendekatan yang digunakan adalah kuantitatif, dengan pengumpulan data melalui kuesioner dan analisis dilakukan menggunakan software JASP. Hasil penelitian menunjukkan bahwa *Financial Behavior* berpengaruh langsung terhadap kinerja UMKM. *Financial Attitude* berpengaruh signifikan terhadap literasi dan inklusi keuangan Islam, serta berdampak tidak langsung terhadap kinerja UMKM melalui *Islamic Financial Inclusion*. Sementara itu, *Financial Knowledge* tidak menunjukkan pengaruh yang signifikan dalam model ini.

Kata kunci: *Financial Knowledge,Financial Behavior,Financial Attitude,Islamic Financial Literacy,Islamic Financial Inclusion,Kinerja UMKM*

ABSTRACT

Name	:	Rahmat Widodo
Study Program	*:*	*Islamic Economics*
Title	*:*	*The Impact of Knowledge and Behavior and Financial Attitude on MSME Performance Mediated by Islamic Financial Inclusion and Islamic Financial Literacy in Lhokseumawe City*

This study examines the influence of Financial Knowledge, Financial Behavior, and Financial Attitude on MSME performance, both directly and indirectly through Islamic Financial Literacy and Islamic Financial Inclusion as mediating variables. The research was conducted in Lhokseumawe City in 2024, involving 68 MSME actors as respondents. The low levels of Islamic Financial Literacy and inclusion in regions guided by Islamic economics motivated this study. A quantitative approach was applied, with data collected via questionnaires and analyzed using JASP software. The findings reveal that Financial Behavior has a direct effect on MSME performance. Financial Attitude significantly affects both Islamic Financial Literacy and Inclusion, and indirectly influences performance through Islamic Financial Inclusion. In contrast, Financial Knowledge does not show any significant impact in this model.

Keywords: *Financial Knowledge, Financial Behavior, Financial Attitude, Islamic Financial Literacy, Islamic Financial Inclusion, MSME Performance*