ABSTRAK

Nama : Hikmah
Program Studi : Program Sarjana Akuntansi
Judul : *Pengaruh Financial Literacy, Financial Behavior, Digital Payment* dan Kemampuan Menyusun Laporan Keuangan Terhadap Kinerja UMKM di Kota Lhokseumawe Periode 2019-2023.

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh *Financial Literacy, Financial Behavior, Digital Payment*, dan Kemampuan Menyusun Laporan Keuangan terhadap Kinerja UMKM di Kota Lhokseumawe periode 2019-2023. Populasi dalam penelitian ini adalah UMKM yang terdaftar pada Dinas Perdagangan, Perindustrian, Koperasi, dan UKM Kota Lhokseumawe, dengan sampel sebanyak 100 pelaku UMKM yang dipilih menggunakan teknik Purposive Sampling, yaitu pemilihan sampel berdasarkan kriteria tertentu.Teknik pengumpulan data yang digunakan dalam penelitian ini adalah angket (kuesioner). Analisis data dilakukan dengan menggunakan analisis deskriptif persentase, uji instrumen, uji asumsi klasik, dan uji hipotesis. Uji instrumen terdiri dari uji validitas dan uji reliabilitas, sedangkan uji asumsi klasik meliputi uji normalitas, uji multikolinearitas, dan uji heteroskedastisitas. Uji hipotesis dalam penelitian ini dilakukan dengan analisis regresi linier berganda, uji parsial (uji t), serta uji koefisien determinasi (R^2).Hasil penelitian menunjukkan bahwa *Financial Literacy, Financial Behavior, Digital Payment*, dan Kemampuan Menyusun Laporan Keuangan secara parsial berpengaruh positif dan signifikan terhadap Kinerja UMKM di Kota Lhokseumawe. Hal ini menunjukkan bahwa semakin baik pemahaman keuangan, kebiasaan finansial, adopsi sistem pembayaran digital, dan keterampilan menyusun laporan keuangan, maka semakin baik pula kinerja UMKM di daerah tersebut.

Kata Kunci: *Financial Literacy, Financial Behavior, Digital Payment,* Kemampuan Menyusun Laporan Keuangan, Kinerja UMKM.

ABSTRAK

Name : Hikmah
Study Program: Undergraduate Program in Accounting
Title : The Influence of Financial Literacy, Financial Behavior, Digital Payment, and the Ability to Prepare Financial Statements on MSME Performance in Lhokseumawe City for the 2019-2023 Period.

This research aims to determine the extent of the influence of Financial Literacy, Financial Behavior, Digital Payment, and the Ability to Prepare Financial Statements on the Performance of MSMEs in Lhokseumawe City for the 2019-2023 period. The population in this study consists of MSMEs registered with the Department of Trade, Industry, Cooperatives, and MSMEs of Lhokseumawe City, with a sample of 100 MSME entrepreneurs selected using the Purposive Sampling technique, which involves selecting samples based on specific criteria.The data collection technique used in this study is a questionnaire survey. Data analysis was conducted using descriptive percentage analysis, instrument testing, classical assumption testing, and hypothesis testing. The instrument tests include validity and reliability tests, while the classical assumption tests consist of normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing in this study was carried out using multiple linear regression analysis, partial test (t-test), and coefficient of determination test (R^2).The results of this study indicate that Financial Literacy, Financial Behavior, Digital Payment, and the Ability to Prepare Financial Statements partially have a positive and significant influence on the Performance of MSMEs in Lhokseumawe City. This finding suggests that better financial understanding, financial habits, adoption of digital payment systems, and financial reporting skills lead to improved MSME performance in the region.

***Keywords**: Financial Literacy, Financial Behavior, Digital Payment, Ability to Prepare Financial Statements, MSME Performance.*