

ABSTRAK

Nama : Hermalia Syahfira
Program Studi : Akuntansi
Judul : Pengaruh *Payment Gateway*, Literasi Keuangan dan Kemampuan Menyusun Laporan Keuangan Terhadap Kinerja Keuangan Pada UMKM Kab. Aceh Utara

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan tulang punggung perekonomian nasional dengan kontribusi sekitar 61% terhadap Produk Domestik Bruto (PDB) dan penyerapan hampir 97% tenaga kerja. UMKM tak hanya berperan dalam penciptaan lapangan kerja, tetapi juga menjadi andalan dalam menurunkan angka pengangguran dan kemiskinan di berbagai daerah. Dengan berkembangnya teknologi, penggunaan *payment gateway* semakin dibutuhkan UMKM guna menunjang efisiensi dan kemudahan transaksi keuangan digital. Selain itu, tingkat literasi keuangan yang baik sangat penting agar pelaku UMKM mampu mengelola keuangan secara optimal, mengambil keputusan bisnis yang tepat, serta memahami risiko dan peluang usahanya. Meski demikian, UMKM masih menghadapi tantangan pengelolaan keuangan. Pengelolaan yang efektif memerlukan kemampuan dasar akuntansi dan literasi keuangan yang belum sepenuhnya dikuasai oleh seluruh pelaku UMKM. Banyak di antara mereka kurang menaruh perhatian pada penilaian kinerja keuangan usaha karena dianggap rumit dan menyita waktu. Penelitian ini bertujuan menganalisis pengaruh penggunaan *payment gateway*, tingkat literasi keuangan, dan kemampuan menyusun laporan keuangan terhadap kinerja keuangan UMKM di Kabupaten Aceh Utara. Penelitian dilakukan di Kabupaten Aceh Utara dengan populasi sebanyak 17.309 UMKM. Sampel penelitian berjumlah 99 responden yang ditentukan dengan rumus *Slovin* dan *stratified random sampling*. Data dianalisis melalui evaluasi model pengujian *outer model*, pengujian *inner model*, serta pengujian hipotesis. Hasil penelitian menunjukkan bahwa penggunaan *payment gateway*, literasi keuangan, dan kemampuan menyusun laporan keuangan masing-masing berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM.

Kata Kunci : *Payment gateway*, literasi keuangan, laporan keuangan, kinerja keuangan, UMKM, Aceh Utara.

ABSTRACT

Name : Hermalia Syahfira
Study Program : Akuntansi
Title : *The Influence of Payment Gateway, Financial Literacy, and Financial Statement Preparation Skills on the Financial Performance of MSMEs in North Aceh Regency*

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of the national economy, contributing approximately 61% to the Gross Domestic Product (GDP) and absorbing nearly 97% of the workforce. MSMEs not only play a role in job creation but also serve as a key factor in reducing unemployment and poverty in various regions. With the advancement of technology, the use of payment gateways is increasingly needed by MSMEs to support efficiency and ease of digital financial transactions. Furthermore, a good level of financial literacy is very important so that MSME actors can manage finances optimally, make appropriate business decisions, and understand the risks and opportunities of their ventures. However, MSMEs still face challenges in financial management. Effective management requires basic accounting skills and financial literacy, which are not yet fully mastered by all MSME actors. Many of them pay little attention to assessing business financial performance because it is considered complicated and time-consuming. This study aims to analyze the effect of payment gateway usage, financial literacy levels, and the ability to prepare financial statements on the financial performance of MSMEs in North Aceh Regency. The study was conducted in North Aceh Regency with a population of 17,309 MSMEs. The sample consisted of 99 respondents determined using Slovin's formula and stratified random sampling. The data were analyzed through evaluation of the outer model, inner model, and hypothesis testing. The results indicate that the use of payment gateways, financial literacy, and the ability to prepare financial statements each have a positive and significant effect on the financial performance of MSMEs.

Keywords : *Payment gateway, financial literacy, financial statements, financial performance, MSMEs, North Aceh.*