ABSTRAK

Usaha Mikro, Kecil, dan Menengah (UMKM) memiliki peran penting dalam perekonomian daerah, termasuk di Kota Kupang. Salah satu faktor yang diduga memengaruhi perkembangan UMKM adalah literasi keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan terhadap perkembangan usaha UMKM fashion yang terdapat di Kecamatan Oebobo, Kota Kupang.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi dalam penelitian ini adalah pelaku UMKM fashion di Kecamatan Oebobo, dengan jumlah sampel sebanyak 30 responden yang dipilih menggunakan teknik sampling jenuh. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan Statistical Package for the Social Sciences (SPSS) versi 25.

Hasil penelitian menunjukkan bahwa tingkat literasi keuangan pelaku UMKM fashion di Kecamatan Oebobo tergolong tinggi, dengan nilai mean sebesar 23,37. Hasil analisis regresi menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap perkembangan usaha UMKM fashion, dengan nilai koefisien regresi sebesar 0,725, nilai t hitung sebesar 14,692, dan nilai signifikansi sebesar 0,000. Selain itu, nilai koefisien determinasi (R Square) sebesar 0,885, yang berarti bahwa literasi keuangan mampu menjelaskan 88,5% variasi perkembangan usaha UMKM fashion.

Kata Kunci: Literasi Keuangan, Perkembangan Usaha, UMKM Fashion.

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play an important role in regional economic development, including in Kupang City. One of the factors that is assumed to influence the development of MSMEs is financial literacy. This study aims to analyze the effect of financial literacy on the business development of fashion MSMEs located in Oebobo District, Kupang City.

This research employed a quantitative approach using a survey method. The population of this study consisted of fashion MSME owners in Oebobo District, with a total sample of 30 respondents selected using a saturated sampling technique. Data were collected through questionnaires and analyzed using the Statistical Package for the Social Sciences (SPSS) version 22. The data analysis techniques included descriptive analysis, validity test, reliability test, classical assumption test, simple linear regression analysis, t-test, and coefficient of determination.

The results showed that the level of financial literacy among fashion MSME owners in Oebobo District was classified as high, with a mean value of 23.37. The regression analysis indicated that financial literacy had a positive and significant effect on the development of fashion MSMEs, with a regression coefficient of 0.725, a t-value of 14.692, and a significance value of 0.000. Furthermore, the coefficient of determination (R Square) was 0.885, indicating that financial literacy explains 88.5% of the variation in the development of fashion MSMEs.

Keywords: **Financial Literacy, Business Development, Fashion MSM**