

# Pengaruh Financial Literacy dan Access to Finance terhadap Growth dari Usaha Mikro, dengan Peran Mediasi Digital Finance dan Usage Of Digital Technology = The Effect of Financial Literacy And Access to Finance on Growth of Micro Enterprises with The Mediation Role of Digital Finance and Usage of Digital Technology

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## Abstrak

Penelitian ini dilakukan dengan tujuan untuk menguji pengaruh financial literacy dan access to finance terhadap growth dari usaha mikro di Indonesia, dengan digital finance dan usage of digital technology sebagai mediasi. Penelitian ini menggunakan metode kuantitatif dengan usaha mikro Indonesia sebagai respondennya. Pengambilan sampel didapatkan sebanyak 178 responden, yang dilakukan dengan menyebarkan kuesioner ke komunitas besar UMKM: Jakpreneur dan Growpreneur BRI. Seluruh data yang telah dikumpulkan diolah menggunakan metode PLS-SEM. Hasil penelitian menunjukkan bahwa financial literacy dan access to finance memiliki pengaruh signifikan terhadap growth dari usaha mikro di Indonesia. Peran mediasi digital finance dan usage of digital technology juga secara signifikan memediasi hubungan antara access to finance dan growth dari usaha mikro.

.....This research was conducted to examine the effect of financial literacy and access to finance on the growth of micro-enterprises in Indonesia, with digital finance and the use of digital technology as mediation. This study uses a quantitative method with Indonesian micro-enterprises as respondents. Sampling obtained a total of 178 respondents, which was carried out by distributing questionnaires to the large community of MSMEs: Jakpreneur and BRI Growpreneur. All data that has been collected is processed using the PLS-SEM method. The study results show that financial literacy and access to finance significantly influence the growth of micro-enterprises in Indonesia. The mediating role of digital finance and the usage of digital technology also significantly mediate the relationship between access to finance and micro-enterprise growth.