

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan *financial technology* terhadap kinerja pekerja pada PT. Iwaco Jaya Abadi Batu Kajang. Jenis penelitian kuantitatif dan dengan instrument penelitian menggunakan kuesioner yang dilakukan dengan cara memberi seperangkat pertanyaan dan pernyataan melalui media google form kepada responden untuk dijawab. Analisis data yang dilakukan adalah Uji Validitas, Uji Reliabilitas, Uji Deskriptif , Uji *Outer model*, Uji *Inner Model* dan Uji Hipotesis, dengan menggunakan bantuan Aplikasi SmartPLS 3.0. Berdasarkan hasil penelitian menyatakan bahwa literasi keuangan berpengaruh positif signifikan terhadap kinerja pekerja, dan *financial technology* juga berpengaruh positif signifikan terhadap kinerja pekerja PT. Iwaco Jaya Abadi Batu Kajang.

Keyword: Kinerja Pekerja, Literasi Keuangan, *Financial Technology*

ABSTRAC

This study aims to determine the effect of financial literacy and financial technology on the performance of workers at PT. Iwaco Jaya Abadi Batu Kajang. This type of research is quantitative and the research instrument uses a questionnaire which is carried out by giving a

set of questions and statements through google from media to the respondents to be answered. Data analysis carried out is Validity Test, Reliability Test, Descriptive Test, Outer Model Test, Inner Model Test and Hypothesis Testing, using the help of the SmartPLS 3.0 Application. Based on the results of the study, it was stated that financial literacy had a significant positive effect on the performance of workers, and financial technology also had a significant positive effect on the performance of workers at PT. Iwaco Jaya Abadi Batu Kajang .

keyword: Worker Performance, Financial Literacy, Financial Technology