

INTISARI/ABSTRACT

Penelitian ini bertujuan untuk mengetahui apakah pengaruh *financial literacy* dan *Financial Planning* terhadap stabilitas *cash flow* UMKM di masa pandemi covid 19 dengan populasi yaitu pelaku UMKM di Daerah Istimewa Yogyakarta. Pada penelitian ini menggunakan *locus of control* sebagai dasar teori yang menunjang perlakuan terhadap pengetahuan dan kemampuan pelaku UMKM tentang *financial literacy* dan *financial planning* guna mengetahui apakah pengaruh terhadap stabilitas *cashflow* UMKM di masa pandemi covid 19. Sampel dalam penelitian ini adalah 261 pelaku UMKM sektor dagang yang terdampak pandemi covid 19 di Daerah Istimewa Yogyakarta dengan skunder yang diperoleh dari survey DINKOP UKM DIY dalam melihat dampak pandemi terhadap UMKM di Yogyakarta. Analisis yang digunakan dalam untuk menguji penelitian ini adalah analisis kuantitatif dengan metode statistik menggunakan uji Asumsi klasik (normalitas, ultikolinieritas, heteroskedastisitas, autokorelasi, uji t) dan analisis regresi linier berganda. Hasil dari uji statisti di atas didapati bahwa *financial literacy* secara parsial tidak berpengaruh terhadap stabilitas *cashflow* UMKM di masa pandemi covid 19 Sedangkan *financial planning* secara parsial berpengaruh positif terhadap stabilitas *cashflow* UMKM di masa pandemi covid 19. Didapatkan hasil lain bahwa *financial literacy* dan *financial planning* secara simultan berpengaruh positif terhadap stabilitas *cashflow* UMKM di masa pandemi covid 19.

Kata Kunci : Financial Literacy, Financial Planning, Stabilitas *Cashflow*

ABSTRACT

This study aims to determine whether the influence of financial literacy and financial planning on the stability of MSME cash flow during the Covid-19 pandemic with a population of MSME players in the Special Region of Yogyakarta. This study uses locus of control as a theoretical basis that supports the treatment of the knowledge and abilities of MSME actors regarding financial literacy and financial planning in order to determine whether the influence on the stability of MSME cashflow during the Covid-19 pandemic. The sample in this study were 261 MSME players in the trading sector who affected by the covid 19 pandemic in the Special Region of Yogyakarta with the secondary obtained from a DIY UKM DINKOP survey in looking at the impact of the pandemic on MSMEs in Yogyakarta. The analysis used to test this research is quantitative analysis using statistical methods using the classic assumption test (normality, multicollinearity, heteroscedasticity, autocorrelation, t test) and multiple linear regression analysis. The results of the statistical tests above found that financial literacy partially had no effect on the cashflow stability of MSMEs during the Covid-19 pandemic. Meanwhile, financial planning partially had a positive effect on the stability of MSME cashflows during the Covid-19 pandemic. Simultaneously has a positive effect on the stability of MSME cash flow during the Covid 19 pandemic.

Keywords: Financial Literacy, Financial Planning, Cashflow Stability