

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *financial knowledge* dan *financial technology* terhadap *financial satisfaction* pelaku UMKM di Kabupaten Sampang. Metode yang digunakan adalah kuantitatif, dengan populasi pelaku UMKM di Kabupaten Sampang Sampel diambil menggunakan rumus Lemeshow *et al.* (1997), yang menghasilkan total 100 responden melalui teknik *purposive sampling*. Data dikumpulkan melalui observasi, wawancara, dan kuesioner. Analisis data dilakukan dengan regresi linier berganda menggunakan SPSS versi 27. Hasil penelitian menunjukkan bahwa *financial knowledge* berpengaruh positif secara parsial terhadap *financial satisfaction*, sementara *financial technology* tidak berpengaruh signifikan terhadap *financial satisfaction*. Namun, secara simultan, *financial knowledge* dan *financial technology* memiliki pengaruh terhadap *financial satisfaction*.

Kata kunci : *UMKM, Financial knowledge, Financial technology, Financial satisfaction*

ABSTRACT

This study aims to analyze the influence of financial knowledge and financial technology on financial satisfaction of MSME actors in Sampang Regency. The method used is quantitative, with a population of MSME actors in Sampang Regency. Samples were taken using the Lemeshow et al. (1997) formula, which resulted in a total of 100 respondents through purposive sampling techniques. Data were collected through observation, interviews, and questionnaires. Data analysis was carried out using multiple linear regression using SPSS version 27. The results of the study showed that financial knowledge had a partial positive effect on financial satisfaction, while financial technology did not have a significant effect on financial satisfaction. However, simultaneously, financial knowledge and financial technology have an effect on financial satisfaction.

Keywords: MSMEs, Financial knowledge, Financial technology, Financial satisfaction