ABSTRAK

Penelitian ini bertujuan membuktikan dan menganalisis pengaruh financial literacy dan innovation capability terhadap kinerja usaha dengan government support sebagai variabel mediasi. Penelitian ini di lakukan pada 110 unit UMKM kuliner saji yang tersebar di seluruh wilayah DKI Jakarta. Proses pengumpulan data dilakukan dengan menggunakan google form. Teknik analisis data yang dilakukan adalah menggunakan analisis jalur (Path Analysis) yang di olah dengan menggunakan Partial Least Square (PLS), pengujian hipotesis dilakukan dengan menggunakan uji t-statistik. Berdasarkan hasil pengujian hipotesis pertama ditemukan *Financial literacy* tidak berpengaruh terhadap kinerja usaha UMKM di wilayah DKI Jakarta. Hasil pengujian hipotesis kedua ditemukan lemampuan berinovasi (*innovation capability*) berpengaruh positif dan signifuikan terhadap kinerja usaha UMKM kuliner saji di wilayah DKI Jakarta. Pada tahapan pengujian hipotesis ketiga ditemuan *Government support* berpengaruh positif dan signifikan terhadap kinerja usaha UMKM kuliner saji di wilayah DKI Jakarta. Hasil pengujian hipotesis keempat ditemukan *financial literacy* berpengaruh positif terhadap *government support* pada UMKM kuliner saji di wilayah DKI Jakarta. Hasil pengujian hipotesis kelima ditemukan Kemampuan berinovasi (*innovation capability*) tidak berpengaruh signifikan terhadap *government support* pada pelaku UMKM kuliner saji di wilayah DKI Jakarta. Hasil Pengujian hipotesis keenam berhasil di buktikan *Government support* mampu memediasi hubungan antara *financial literacy* dengan kinerja usaha UMKM Kuliner saji di wilayah DKI Jakarta, serta hasil pengujian hipotesis ketujuh ditemukan *government support* tidak memediasi hubungan antara *financial literacy* dengan kinerja usaha UMKM Kuliner saji di wilayah DKI Jakarta.

Kata Kunci: *Financial Literacy, Government Support, Innovation Capability &*
Kinerja Usaaha

ABSTRACT

This research aims to prove and analyze the influence of financial literacy and innovation capability on business performance with government support as a mediating variable. This research was conducted on 110 food and beverage MSME units spread throughout the DKI Jakarta area. The data collection process was carried out using Google Form. The data analysis technique carried out was using path analysis which was processed using Partial Least Square (PLS), hypothesis testing was carried out using the t-statistical test. Based on the results of testing the first hypothesis, it was found that financial literacy had no effect on MSME business performance in the DKI Jakarta area. The results of testing the second hypothesis found that the ability to innovate (innovation capability) has a positive and significant effect on the performance of culinary food MSME businesses in the DKI Jakarta area. At the third hypothesis testing stage, it was found that government support had a positive and significant effect on the performance of culinary food MSME businesses in the DKI Jakarta area. The results of testing the fourth hypothesis found that financial literacy had a positive effect on government support for culinary food MSMEs in the DKI Jakarta area. The results of testing the fifth hypothesis found that the ability to innovate (innovation capability) did not have a significant effect on government support for culinary food MSMEs in the DKI Jakarta area. The results of testing the sixth hypothesis were successful in proving that government support was able to mediate the relationship between financial literacy and the business performance of food-service culinary MSMEs in the DKI Jakarta area, and the results of testing the seventh hypothesis found that government support did not mediate the relationship between financial literacy and the business performance of food-service culinary MSMEs in the DKI Jakarta area.
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Keywords: Financial Literacy, Government Support, Innovation Capability &
Business Performance