ABSTRAK

Juliani, NIM 7172210005. "Pengaruh Basic Financial knowledge Dan Peer To Peer Terhadap Manajemen Aktiva Lancar UMKM Kecamatan Medan Perjuangan Kota Medan", Jurusan Manajemen, Fakultas Ekonomi, Universutas Negeri Medan Tahun 2023.

Tujuan penelitian ini adalah sebagai berikut:1) untuk menegtahui apakah *basic finacial knowlege* dan *peer to peer* memiliki pengaruh terhadap manajemen aktiva lancar UMKM di Kota Medan.. Pengambilan sampel dalam penelitian ini adalah keseluruhan UMKM Kecamatan Medan Perjuangan Kota Medan yang berjumlah 41 UMKM. Teknik analisis data yang digunakan pada penelitian ini adalah Regresi Linier Berganda. Hasil penelitian diperoleh Berdasarkan hasil uji parsial diperoleh hasil nilai t-hitung untuk variable *basic finacial knowledge* (X1) sebesar 2,668> nilai t-tabel 2,069 dan signifikansinya lebih kecil daripada 0,05 (0,011 < 0,05), sehingga dapat disimpulkan H1 diterima dan H0 ditolak, artinya secara parsial variabel *basic finacial knowledge* (X1) berpengaruh positif dan signifikan atau nyata terhadap variabel pengelolaan aktiva lancar UMKM. ada pengaruh yang Simultan antara variabel *basic finacial knowledge* dan peer to peer terhadap tingkat pengelolaan aktiva lancar UMKM di daerah penelitian.

Kata Kunci : UMKM. *Basic Finacial Knowledge*. Pengelolaan Aktiva Lancar UMKM. *Peer To Peer*

ABSTRACT

Juliani, NIM 7172210005. "The Influence of Basic Financial Knowledge and Peer To Peer on MSME Current Asset Management in Medan Perjuangan District, Medan City", Department of Management, Faculty of Economics, Medan State University in 2023.

The objectives of this study are as follows: 1) to find out whether basic financial knowledge and peer to peer have an influence on the current asset management of MSMEs in Medan City. The sample taken in this study is all SMEs of Medan Perjuangan District, Medan City, totaling 41 MSMEs. The data analysis technique used in this study is Multiple Linear Regression. The results of the study were obtained. Based on the results of the partial test, the t-count value for the basic financial knowledge variable (X1) was 2.668> the t-table value was 2.069 and the significance was less than 0.05 (0.011 <0.05), so it could be concluded that H1 was accepted and H0 is rejected, meaning that partially the basic financial knowledge variable (X1) has a positive and significant or real effect on the MSME current asset management variable. there is a simultaneous effect between basic financial knowledge and peer to peer variables on the level of MSME current asset management in the study area.

Keywords : *SMEs. Basic Financial Knowledge. MSME Current Asset Management. PeerTo Peers*