

Analysis of Financing Access Connected with Financial Literacy and Understanding of SAK EMKM

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ABSTRACT

Small and medium-sized enterprises (SMEs) play an important role in absorbing labor and providing a platform for the development of innovative ideas in the country's economy. SMEs are sometimes constrained in getting access to financing. This study aims to examine the effect of financial literacy and understanding SAK EMKM on access to financing. The data used in this study are primary data obtained through online questionnaires. A total of 96 samples were registered at the Department of Cooperatives and SMEs in Depok, West Java. This study uses a quantitative method with multiple linear regression analysis. Based on the results, financial literacy and the understanding of SAK EMKM have a positive and significant effect on access to financing. This research is useful for academics, SMEs, and the government.

Keywords: Understanding of SAK EMKM, financial literacy, access to financing, SMEs.