

The effect of financial literacy, financial inclusion knowledge, and the Tamansiswa teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the development of *Wedang Uwuh* MSMEs in Bantul Regency

Mateus Ivano Nico Wijaya Pangestu

Faculty of Economics, Universitas Sarjanawiyata Tamansiswa, Yogyakarta

*Corresponding author: Nicomatiua5@email.com

Abstract

This research aims to analyze the influence of financial literacy, knowledge of financial inclusion and Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the development of *wedang uwuh* micro, small and medium enterprises (MSMEs) in Bantul Regency. This research uses a quantitative approach using primary data. The population in this study was *wedang uwuh* MSMEs in Bantul Regency and the sample was 107 respondents. Sampling was taken using random sampling and data was processed using IBM SPSS 25. The research independent variables were financial literacy, knowledge of financial inclusion and the Tamansiswa teaching "*Opor Bebek Mateng Soko Awake Dewe*", while the development of MSMEs in Bantul Regency was the dependent variable. The results of this research explain that financial literacy, knowledge of financial inclusion have a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency, while Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" has no effect on the development of *wedang uwuh* MSMEs in Bantul Regency.

Keywords: Financial literacy, financial inclusion, tamansiswa teachings

INTRODUCTION

MSMEs are productive businesses owned by individuals or business entities that meet the criteria as micro-enterprises. Based on data from the Ministry of Cooperatives and SMEs, the contribution of MSMEs to national gross domestic product is 60.5%. This shows that MSMEs in Indonesia have great potential to be developed so that they can contribute even more to the economy. One of the MSMEs in Bantul Regency that must be developed is the *wedang uwuh* MSME. The *wedang uwuh* drink has many health benefits, it is hoped that the local wisdom of *wedang uwuh* can also have an impact on improving the community's economy through this *wedang uwuh* business. MSMEs can refer to businesses owned by individuals, households. or acquiring small businesses (Ambarwati et al., 2020) . According to Law Number 20 of 2008, the aim of MSMEs is to manage and develop businesses as part of economic development based on fair economic democracy. MSMEs are also the core pillars of the country's economic growth and have the greatest impact on Gross Domestic Product (GDP) and employment (Pinem & Mardiatmi, 2021) . However, a lack of understanding about financial service products can make most MSMEs unable to run their businesses well, so that it is not uncommon for many MSMEs to fail in their businesses (Sanistasya et al., 2019) .

The success or failure of *wedang uwuh* MSMEs depends on financial feasibility (Reni Fatwitawati SE, 2018) . According to Wirjono and Raharjo in (Pinem & Mardiatmi, 2021) , most of the *wedang uwuh* MSMEs have never had an account or been involved in management. This is due to the low level of insight among *wedang uwuh* MSME actors regarding how to manage finances properly and correctly (Yanti & Zuhroh, 2022) . Financial literacy has been proven to be very important in increasing transparency, efficiency, accuracy and accountability of business operations (Suryandari & Muniroh, 2020) . Financial literacy can influence a person's way of thinking about financial conditions and can influence making the right decisions in financial matters and how to manage finances better for business owners (Septiani & Wuryani, 2020) . The problem that is often faced and felt is a lack of understanding about financial literacy and financial inclusion (Sanistasya et al., 2019) .

Financial literacy for *wedang uwuh* MSME owners is the most important guideline for entrepreneurs to improve the development of *Wedang Uwuh* MSMEs in order to achieve sustainable competitive advantage (Hilmawati & Kusumaningtias, 2021) . Financial inclusion is part of the financial literacy program, which is related to financial literacy (Dwiyanti & Jati, 2019). Increase insight into access to financial services for MSMEs and receive direct influence from financial institutions (Septiani & Wuryani, 2020) . According to him, the higher the level of financial inclusion knowledge in MSMEs, the greater the country's economic stability. Financial inclusion is the access that households and businesses have to use financial products and services effectively (Consultative Group to Assist the Poor, 2016). Financial literacy and financial inclusion are closely related to consumer empowerment (Ambarwati et al., 2020) . This correlation is in line with increasing ability and understanding to identify financial services or products (Yanti & Zuhroh, 2022). Several studies on the relationship between access to financial services and financial management have been verified as the most important issue that determines the life and development of MSMEs (Amalinda & Sumaryanto, 2019).

Understanding *wedang uwuh* MSMEs in relation to the financial services sector can be the final way to improve the welfare of *wedang uwuh* MSME entrepreneurs and can prevent losses due to crime in the financial sector (Reni Fatwitawati SE, 2018) . On the other hand, the problem of financial literacy and financial inclusion is another problem faced by *wedang uwuh* MSME actors, namely an independent and confident attitude to achieve success in entrepreneurship. This attitude is the essence of Tamansiswa's teaching which reads "*Opor Bebek Mateng Soko Awake Dene*". This sentence is one of Tamansiswa's teachings which means an attitude of independence which is interpreted as cooking duck *opor*, which can mature the food is the oil in the duck's body itself. This can be interpreted that entrepreneurs must be able to live independently, not depend on other people and be able to finance their own lives from their income in a halal manner. This confident attitude when associated with the *wedang uwuh* MSMEs has the benefit of accelerating the development of the *wedang uwuh* MSMEs. By having self-confidence in *wedang uwuh* MSME entrepreneurs, it is hoped that competence can be created that can develop their business with the right decisions so that the business they run can develop (Lailam & Murti, 2019) .

Based on the description above, from previous research there is still debate about the results of each study, so the development of MSMEs is still interesting to research again. The difference between this research and previous research on independent variables is that the author added the Tamansiswa Teachings variable "*Opor Bebek Mateng Soko Awake Dene*". Tamansiswa's teachings are teachings that originate from Indonesia and are very appropriate to the conditions and culture of society in Indonesia so it is very important to research them. The hope is that the results of research related to Tamansiswa teachings can become a reference for educational curriculum developers, especially regarding financial management (Wardani & Lestari, 2023) .

There are three problems answered in this research. First, does financial literacy have a positive effect on the development of MSMEs in Bantul Regency? Second, does knowledge of financial inclusion have a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency? Third, does Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dene*" have a positive influence on the development of *wedang uwuh* MSMEs in Bantul Regency? There are three objectives in this research. First, to prove whether financial literacy has a positive effect on the development of MSMEs in Bantul Regency. Second, to prove whether financial inclusion has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency. Third, to prove whether Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dene*" has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency.

This research combines several variables from previous research, namely financial literacy and financial inclusion and adds variables related to Tamansiswa's teachings, namely "*Opor Bebek Mateng Soko Awake Dene*" and develops research related to financial literacy and financial inclusion because there are still several gaps that emerge from previous research, so the author is interested in conducting research again.

LITERATUR REVIEW AND HYPHOTHESIS DEVELOPMENT

Literature Review

Resource Based View Theory (RBV)

The main idea of the RBV theory states that if MSMEs obtain good resources, they can achieve superior performance, sustainable competitiveness, good skills and have the ability to absorb and apply them (Yanti & Zuhroh, 2022) . This resource-based view shows that tangible and intangible resources in MSMEs and organizations can motivate MSMEs or organizations to develop strategies and understand competitive advantage (Hilmawati & Kusumaningtias, 2021) .

Self Determination Theory (SDT)

Self Determination Theory is a theory of self-determination, with human motivation which can be linked to personality development and functioning in a social context. (Juariyah, nd 2017) . The theory develops the concept of "*intentionality*" , which emphasizes how human behavior emerges and the quality of motivation is a continuum between autonomous and controlled motivation. (Hudaeri et al., 2013) . According to *self-determination theory* , a person's actions are the result of the motivation they get, where the reward is a feeling of satisfaction that comes from within themselves. Someone who seeks to develop and master themselves by applying new experiences and can develop their needs, desires and interests by making social contact with other people and the outside world (Scientific & Educational, 2022) . SDT emphasizes individual self-confidence and determination to achieve an individual goal (Juariyah, nd 2017).

Development of *Wedang Uwuh* MSMEs

Business development in MSMEs is demonstrated by the success of businesses that innovate, can manage employees and provide services to customers, and can return initial capital quickly. This shows that MSMEs are development-oriented and always see opportunities to innovate (Dwiyanti & Jati, 2019) . Business continuity must fully maintain its business in order to remain competitive in a market. Active and changing competitive conditions can make MSMEs vulnerable to change. Therefore, MSMEs must build competitive advantages so that they can have an advantage over the competition and survive in the market. Business continuity is influenced by several factors that make a business strong and sustainable, including making plans for the business, updating business strategies, analyzing enemies in the market, ease of starting a business, and the ability to calculate risks.

Financial Literacy

Financial literacy is one of the basic references for every society to minimize financial problems (Joko et al., 2022) . Financial difficulties are not only a function of the income system, but financial difficulties in general can arise when financial mismanagement occurs, such as misuse of credit and poor financial planning (Emmett Grames, 2020) . Financial literacy can also make decisions that are reflected in making financial reports.

Financial Inclusion Knowledge

According to SNLKI (2017)), financial inclusion is defined as the availability of affordable and useful financial products and services to meet the needs of society and the business world, by using transactions, payments, credit savings and insurance responsibly and sustainably.

Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*"

Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" is one of Tamansiswa's teachings which means an attitude of independence which is used as cooking opor duck, which can cook the food is the oil in the duck's body itself. This can mean that entrepreneurs must have the courage to live independently, not depend on other people and must have the courage to finance their lives halally from their own income.

Hypothesis Development

The Influence of Financial Literacy on the Development of *Wedang Uwuh* MSMEs

Financial literacy is really needed by MSME entrepreneurs to prepare their business financial reports (Hilmawati & Kusumaningtias, 2021). Financial literacy can be said to be the strength for someone to read, analyze, manage and be able to discuss financial conditions that can influence the development of their business (Kusuma et al., 2022). MSMEs really need the right way to develop their performance by means of financial literacy (Yanti & Zuhroh, 2022). Financial literacy is an insight, belief and skill, which can influence attitudes and actions in order to develop quality in making decisions and managing finances in order to achieve what is desired (Ambarwati et al., 2020). The results of research conducted by (Sanistasya et al., 2019), (Sari, 2019), (Suryana, 2013) say that financial literacy has a positive effect on the development of *wedang uwuh* MSMEs.

H₁ : Financial literacy has a positive effect on the development of *wedang uwuh* MSMEs

The Influence of Financial Inclusion Knowledge on the Development of *Wedang Uwuh* MSMEs

MSMEs have an important role in economic development in Indonesia, therefore efforts that can support MSMEs are building plans to develop entrepreneurship in Indonesia (Kusuma et al., 2022). Banking data on *bi.go.id* explains that the dominance of the MSME credit market in order to gain access to financing still looks low, namely less than 20%. The right way to overcome this problem is to implement financial inclusion (Yanti & Zuhroh, 2022). Ease of accessing services at financial institutions so that it can be made easier for the public and entrepreneurs to get access to capital to run their businesses (Dwiyantri & Jati, 2019). Research conducted by Yanti (2019) explains that if financial inclusion increases, then financial inclusion can have a positive and significant influence on the development of a business. Apart from that, (Sanistasya et al., 2019) said that financial inclusion has a positive and significant influence on business development. This is different from research conducted by (Hilmawati & Kusumaningtias, 2021) which explains that financial inclusion has no influence on the development of MSMEs, which means that the more financial inclusion there is in MSMEs, the more continuity there will be in a country's finances and can increase income for the region.

H₂ : Knowledge Financial inclusion has a positive effect on the development of *wedang uwuh* MSMEs

The Influence of Tamansiswa's Teachings "*Opor Bebek Mateng Soko Awake Dewe*" on the Development of *Wedang Uwuh* MSMEs

Tamansiswa's teachings can influence social life in all aspects of life, including developing the *wedang uwuh* MSME business. One of Ki Hadjar Dewantara's teachings is "*Opor Bebek Mateng Soko Awake Dewe*". This is one of Tamansiswa's teachings which means an attitude of independence which means something like cooking duck *opor*, what can cook the food is the oil in the duck's body itself. This can mean that entrepreneurs must have the courage to live independently, not depend on other people, they must have the courage to finance their lives halally from their own income. The understanding of Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" is in line with self-determination theory (SDT) where a person's behavior arises because they have the motivation they have. This theory emphasizes individual determination and determination to achieve an individual goal (Juariyah, nd 2017). The above statement states that Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" has a positive influence on the development of *wedang uwuh* MSMEs.

H₃ : Tamansi swa teachings "*Opor Bebek Mateng Soko Awake Dewe*" have a positive influence on the development of *wedang uwuh* MSMEs

METHODS

This research is quantitative research with primary data obtained by distributing questionnaires using Google Form to respondents. The population of this research is *wedang uwuh* MSMEs in Bantul Regency. The sample in the research was 107 respondents from *wedang uwuh* MSMEs in Bantul Regency. This

research uses a Likert scale with random sampling technique and testing is carried out using the IBM SPSS 25 application program with multiple linear regression analysis. This research was conducted to examine how much a variable is related to other variables.

RESULTS AND DISCUSSIONS

Respondent Characteristics

The respondents in this research were *wedang uwuh* MSMEs in Bantul Regency. Based on the results obtained, the subdistrict with the largest percentage is Imogiri Subdistrict, with a percentage of 33%.

Validity test

Table 1. Validity Test Results

Variable	Information
Financial Literacy	Valid
Financial Inclusion Knowledge	Valid
Tamansiswa's teaching " <i>Opor Bebek Mateng Soko Awake Dewe</i> "	Valid
Development of <i>Wedang Uwuh</i> MSMEs	Valid

Source: SPSS data processed, 2023.

Based on table 1, it is known that the independent variables, namely financial literacy, knowledge of financial inclusion, and the Tamansiswa teaching "*Opor Bebek Mateng Soko Awake Dewe*", while the dependent variable, namely the development of *wedang uwuh* MSMEs. Of the four variables, all of them were declared valid.

Reliability Test

Tabel 2. Reliability Test Results

No	Variable	Cronbach's Alpha	Information
1	Financial Literacy (X1)	0.668	Reliable
2.	Financial Inclusion (X2)	0.602	Reliable
3.	Tamansiswa's teaching " <i>Opor Bebek Mateng Soko Awake Dewe</i> " (X3)	0.627	Reliable
4.	Development of <i>Wedang Uwuh</i> MSMEs (Y)	0.631	Reliable

Source: SPSS data processed, 2023.

Based on the reliability test results in table 2, it can be seen that the Cronbach's Alpha value is higher than 0.60, so it can be concluded that all these variables are reliable. Thus, the instrument meets the requirements for use in research.

Descriptive Statistical Test

Table 3. Descriptive Statistics Test Results

	N	Mini mum	Maxi mum	Mean	Std. Deviation
Financial Literacy (X1)	107	49	73	65,46	4.381
Financial Inclusion Knowledge (X2)	107	15	35	30,67	2.794
Tamansiswa Teaching " <i>Opor Bebek Mateng Soko Awake Dewe</i> "	107	41	60	53,03	3.583
Development of <i>Wedang Uwuh</i> MSMEs (Y)	107	36	55	48,01	3.857
Valid N (listwise)	107				

Source: SPSS data processed, 2023.

Based on table 3, it can be seen that the amount of data (N) is 107. Understanding of financial literacy (X1) has an average value of 65.46 with a standard deviation of 4,381, a minimum value of 49 and a maximum value of 73. This means, out of 15 statements on the financial literacy questionnaire, the average respondent answered number 4, namely agree, so it can be said that the respondents agreed with each statement in the questionnaire related to financial literacy.

Financial inclusion knowledge (X2) has an average of 30.67 with a standard deviation of 2,794, a minimum value of 15 and a maximum of 35. This means that of the 7 statements on the financial inclusion questionnaire, the average respondent answered number 4, namely agree, so it can be said that the respondent agrees with each statement in the questionnaire is related to financial inclusion.

Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" (X3) has an average of 53.03 with a standard deviation of 3,583, a minimum value of 41 and a maximum value of 60. This means that from the 12 statements on the questionnaire for Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*", the average respondent answered number 4, namely agree, so it can be said that the respondents agreed with each statement in the questionnaire regarding the Tamansiswa teaching "*Opor Bebek Mateng Soko Awake Dewe*".

The development of *wedang uwuh* MSMEs (Y) has an average of 48.01 with a standard deviation of 3,857, a minimum value of 36 and a maximum value of 55. This means that of the 11 statements regarding the development of *wedang uwuh* MSMEs, the average respondent answered number 4, namely agree So it can be said that the respondents agree with each statement in the questionnaire regarding the development of *wedang uwuh* MSMEs.

Classic assumption test

The normality test result was 0.084, greater than 0.05, which concluded that the data was normally distributed. The results of the multicollinearity test show that financial literacy has a tolerance value of $0.702 > 10$ and a VIF value of $1.425 < 10$, financial inclusion knowledge has a tolerance value of $0.720 > 10$ and a VIF value of $1.388 < 10$, and Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" has a value tolerance $0.820 > 10$ and VIF value $1.220 < 10$, it can be concluded that multicollinearity does not occur. The results of the heteroscedasticity test for each independent variable obtained sig $t > 0.05$, so it can be concluded that heteroscedasticity does not occur.

Hypothesis Test Results

Table 4. Statistical Test Results t Coefficients^a

Variabel	B	Std. Error	Beta	t	Sig.
Financial Literacy	.271	.084	.307	3.218	.002
Financial Inclusion Knowledge	.434	.130	.314	3.334	.001
Tamansiswa Teaching " <i>Opor Bebek Mateng Soko Awake Dewe</i> "	.098	.095	.092	1.035	.303

a. Dependen Variable: Development of *wedang uwuh* MSMEs
Source: Processed Data, 2023.

Based on table 4, it is known that the significance value of financial literacy is $0.002 < 0.05$ with a calculated t of 3,218 which is greater than the t table, namely 1.980. The B value shows a positive number, namely 0.271. It can be concluded that the first hypothesis which states that financial literacy has a positive influence on the development of *wedang uwuh* MSMEs in Bantul Regency is supported.

The significance value of financial inclusion knowledge is $0.001 < 0.05$ with a calculated t of 3,334 which is greater than the t table, namely 1.980. The B value shows a positive number, namely 0.434. It can be concluded that the second hypothesis which states that financial inclusion has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency is supported.

The significance value of Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" is $0.303 > 0.05$ with a calculated t of 1.035 which is smaller than the t table, namely 1.980. It can be concluded

that the third hypothesis states that Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the development of *wedang uwuh* MSMEs in Bantul Regency is not supported.

Table 5. Model Fit Test Results

ANOVA					
Model	Sum Of Squares	df	Mean Squares	F	Sig.
Regression	536.188	3	178.729	17.687	.000 ^b
Residual	1040.802	103	10.105		
Total	1576.991	106			

- a. Dependent Variable: Development of *wedang uwuh* MSMEs
 b. Predictors: (Constant), Financial Literacy, Financial Inclusion Knowledge, Ajaran Tamansiswa "*Opor Bebek Mateng Soko Awake Dewe*".

Source: Primary data processed, 2023.

Based on table 5, it is known that the significance value for financial literacy, financial inclusion, Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" is $0.000 < 0.05$ and the calculated F value is $17,687 > F$ table 2.69, so it can be concluded that this research has significant influence and can be said to be Fit. In other words, the variables of financial literacy, financial inclusion, Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" are simultaneously able to influence the development of *wedang uwuh* MSMEs.

Table 6. Simultaneous Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874 ^a	.763	.756	1.272

- a. Predictors: (Constant), financial literacy, financial inclusion, Tamansiswa teachings "*Opor Bebek Mateng Soko Awake Dewe*".

Source: Primary data processed, 2023.

Based on table 6, it is known that the *Adjusted R Square* value is 0.756, which is equal to 75.6%. This figure can be interpreted that the variables financial literacy, financial inclusion, Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" are able to influence the development of *wedang uwuh* MSMEs in Bantul Regency, with a value of 75.6% and the remaining 24.4% is influenced by other factors outside this research.

DISCUSSION

Financial Literacy on the Development of *Wedang Uwuh* MSMEs in Bantul Regency

This hypothesis testing aims to prove the influence of financial literacy on the development of *wedang uwuh* MSMEs in Bantul Regency. Based on the T test, it shows that financial literacy influences the development of *wedang uwuh* MSMEs in Bantul Regency. This is proven by the significance value of financial literacy being $0.002 < 0.05$ with a t count of $3,218 > 1.980$. The B value shows a positive number, namely 0.271. It can be concluded that the first hypothesis which states that financial literacy has a positive influence on the development of *wedang uwuh* MSMEs in Bantul Regency is supported.

The results of this research can prove that having basic accounting knowledge, understanding the benefits of financial management, being able to manage finances effectively, being able to keep cash bookkeeping, and being able to prepare monthly expenditure budgets for entrepreneurs can increase the development of *wedang uwuh* MSMEs, whereas if the knowledge possessed by entrepreneurs is lacking it can hinder development of *wedang uwuh* MSMEs. Good financial knowledge from *wedang uwuh* MSMEs players will support their ability to manage their finances so that they can be controlled properly and correctly. In line with the Resource Based View theory, entrepreneurs who have an understanding of

finance and can apply it to their business will find it easier for business actors to make financial decisions. Financial problems are internal problems that have value and potential to support the operations of *wedang uwuh* MSMEs so they can develop.

This research is supported by previous research conducted by (Wulandari, 2019) , (Kusuma et al., 2022) , (Fauziah, 2021) , (Suryandari & Muniroh, 2020) , (Joko et al., 2022) which states that Financial literacy has a positive effect on the development of MSMEs.

Financial Inclusion Knowledge on the Development of *Wedang Uwuh* MSMEs in Bantul Regency

This hypothesis testing aims to prove the influence of financial inclusion knowledge on the development of *wedang uwuh* MSMEs in Bantul Regency. Based on the T test, it shows that knowledge of financial inclusion has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency. This is proven by the significance value of financial inclusion knowledge being $0.001 < 0.05$ with a calculated t of 3,334 which is greater than the t table, namely 1.980. The B value shows a positive number, namely 0.434. It can be concluded that the second hypothesis which states that knowledge of financial inclusion has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency is supported.

Financial inclusion is the availability of access to various formal financial institutions, products and services in accordance with community needs and abilities to improve community welfare. If a business actor has knowledge about financial inclusion, it can facilitate the development of the business he runs. Entrepreneurs who have knowledge about financial services provided by banks can use the internet to access financial services, and the location of affordable financial institutions can trigger the development of *wedang uwuh* MSMEs in Bantul Regency. The better the knowledge about financial services that a bank has, the higher the potential for developing a business, and vice versa. Financial inclusion is one of the knowledge needed by business actors to increase capital for *wedang uwuh* MSMEs in developing their businesses. The Resource Based View theory supports this research which explains that someone can have the ability to absorb knowledge about financial services owned by banks and then apply it to their business so they will get sufficient funding sources. These funds can be used to develop strategies and understand competitive advantages for MSMEs so they can develop *wedang uwuh* MSMEs in Bantul Regency.

This research is supported by research conducted by (Dwiyanti & Jati, 2019) , (Ratnasari, 2020) , (Hilmawati & Kusumaningtias, 2021) , (Ambarwati et al., 2020) , (Septiani & Wuryani, 2020) which states that Financial inclusion has a positive effect on the performance of MSMEs.

Tamansiswa's Teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the Development of *Wedang Uwuh* MSMEs in Bantul Regency.

This hypothesis testing aims to prove the influence of Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the development of *wedang uwuh* MSMEs in Bantul Regency. Based on the T test, it shows that Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" has no effect on the development of MSMEs in Bantul Regency. This is proven by the significance value of Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" is $0.303 > 0.05$ with a calculated t of 1.035 which is smaller than the t table, namely 1.980. It can be concluded that the third hypothesis states that Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" on the development of *wedang uwuh* MSMEs in Bantul Regency is not supported.

The results of this research can prove that teaching is independent, self-confident, and can use its own potential has no effect on the development of *wedang uwuh* MSMEs in Bantul Regency. The possibility of the development of *wedang uwuh* MSMEs is based on the fact that *wedang uwuh* is a herbal drink that is good for the body. This development has no effect on independence, self-confidence or being able to use one's own potential, because the development of *wedang uwuh* has been passed down from the ancestors to the present. *Wedang uwuh* has also been widely marketed outside Bantul, and has even spread to various regions. Not only old people are interested in *wedang uwuh*, but many young people also like this drink because of its good properties. *Wedang uwuh* also has a unique taste and is different from other drinks. The majority of respondents in this study answered in the affirmative to the

questionnaire "I can build and run my own business". This means that the business owner has an understanding of Tamansiswa's teachings "*Opor Bebek Mateng Soko Awake Dewe*", but this does not influence business behavior in the development of *wedang uwuh* MSMEs. Self Determination Theory supports this research which states that self-determination is the existence of human motivation which can be linked to personality development and functioning in the social context. A person's actions are the result of the motivation obtained, where the reward is a feeling of satisfaction that comes from within oneself. A person who seeks to expand and understand themselves by integrating new experiences and can develop their needs and interests by connecting with other people and the outside world. This theory emphasizes individual determination and determination to achieve an individual goal.

CONCLUSIONS

The population in the study was *wedang uwuh* MSMEs in Bantul Regency. The sample obtained was 107 respondents. Sampling was taken using random sampling and data was processed using IBM SPSS 25. The research independent variables were financial literacy, knowledge of financial inclusion and the Tamansiswa teaching "*Opor Bebek Mateng Soko Awake Dewe*", while the development of MSMEs in Bantul Regency was the dependent variable. Test the hypothesis using IBM SPSS 25. The test results show that this research explains that financial literacy, financial inclusion knowledge has a positive effect on the development of *wedang uwuh* MSMEs in Bantul Regency, while Tamansiswa's teaching "*Opor Bebek Mateng Soko Awake Dewe*" has no effect on the development of *wedang uwuh* MSMEs in Bantul Regency.

Knowledge about financial literacy can influence the development of *wedang uwuh* MSMEs. Business actors who have knowledge of financial literacy can manage financial resources efficiently. Financial inclusion has an influence on the development of *wedang uwuh* MSMEs. Business actors who have an understanding of financial service products can more easily obtain loans, investment or business capital needed to develop their business.

This research only tests independent variables that can influence the development of MSMEs. There are still 24.4% of other variables that can influence the development of MSMEs that have not been studied. Apart from that, this research was only able to collect 107 respondents and only used a questionnaire distributed to respondents using Google Form as the main source of research data.

It is hoped that future researchers can add variables regarding the Tamansiswa fatwa and can add research methods that can influence the development of MSMEs. Apart from that, you can expand the scope of the research by adding the number of populations or respondents used as samples. It would be better if future research uses interview methods with business actors so that the data obtained truly shows the true situation.

REFERENCE

- Amalinda, L., & Sumaryanto. (2019). Pemahaman Laporan Keuangan Pada UMKM Batik Di Kota Yogyakarta. In *Pulbication UAD*. Universitas Ahmad Dahlan.
- Ambarwati, L., Zuraida, L., & Zuraida, L. (2020). Pengaruh Financial Literacy Terhadap Business Sustainability Pada Umkm Desa Panggungharjo. *Kajian Bisnis STIE Widya Wiyaha*, 28(1), 1–12. <https://doi.org/10.32477/jkb.v28i1.374>
- Dwiyanti, I. A. I., & Jati, I. K. (2019a). Pengaruh Profitabilitas, Capital Intensity, dan Inventory Intensity pada Penghindaran Pajak. *E-Jurnal Akuntansi*, 27, 2293. <https://doi.org/10.24843/eja.2019.v27.i03.p24>
- Emmett Grames. (2020). *Analisis Struktural Kovarians Pada Indikator yang Berhubungan Dengan Kesehatan di Antara Lansia di Rumah, Dengan Fokus Pada Rasa Kesehatan Subyektif*. Title. 14.
- Fauziah, F. (2021). *Faktor Kesuksesan Pengusaha UMKM Wanita Muslim Pengguna Kanal Digital*. 6(2), 129–140.
- Hilmawati, M. R. N., & Kusumaningtias, R. (2021). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlangsungan Sektor Usaha Mikro Kecil Menengah. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 10(1), 135–152. <https://doi.org/10.21831/nominal.v10i1.33881>

- Hudaeri, M., Fadhil, A., & Fakhurrozi, A. M. (2013). *DAFTAR ISI Muhammad Mubib Alwi. 1-26 Penerapan Konseling Kemandirian dalam membangun kemandirian Remaja Agus Sukirno* 04(1).
- Ilmiah, J., & Pendidikan, W. (2022). *Motivasi Dan Komunikasi Relawan Museum Konperensi Asia Afrika Hendra Hermawan 1 , Suvandi Sumartias 2 , Herlina Agustin 3 Program Studi Pasca Sarjana Ilmu Komunikasi, Fakultas Ilmu Komunikasi Universitas Padjadjaran*. 8(November), 620–628.
- Joko, J. S., Anisma, Y., & Sofyan, A. (2022). Pengaruh Literasi Keuangan, Inklusi Keuangan, Dan Inovasi Terhadap Kinerja Umkm. *CURRENT: Jurnal Kajian Akuntansi Dan Bisnis Terkini*, 3(1), 1–10. <https://doi.org/10.31258/current.3.1.1-10>
- Juariyah, L. (n.d.). *Pengujian Teori Motivasi Determinasi Diri (Self Determinant Theory)*
- Kusuma, M., Narulitasari, D., & Nurohman, Y. A. (2022). Inklusi Keuangan Dan Literasi Keuangan Terhadap Kinerja Dan Keberlanjutan Umkm Disolo Raya. *Among Makarti*, 14(2), 62–76. <https://doi.org/10.52353/ama.v14i2.210>
- Lailam, T., & Murti, A. D. (2019). Pemberdayaan Perempuan melalui Pengembangan Usaha Minuman Tradisional Wedang Uwuh di Desa Muntuk, Dlingo, Bantul, Yogyakarta. *PengabdianMu: Jurnal Ilmiah Pengabdian Kepada Masyarakat*, 4(2), 61–67. <https://doi.org/10.33084/pengabdianmu.v4i2.802>
- Pinem, D., & Mardiatmi, B. D. (2021). Analisis Literasi Keuangan, Inklusi Keuangan dan Pendapatan terhadap Perilaku Pelaku UMKM Di Depok Jawa Barat. *Syntax Literate ; Jurnal Ilmiah Indonesia*, 6(1), 104. <https://doi.org/10.36418/syntax-literate.v6i1.1650>
- Ratnasari, D. (2020). *Pengaruh Literasi Keuangan Terhadap Keberlanjutan Usaha UMKM Di Kota Makassar* (Issue 259).
- Reni Fatwitawati S.E., M. A. (2018). Pengelolaan Keuangan Bagi Usaha Mikro Kecil Menengah (UMKM) Di Kelurahan Airputih Kecamatan Tampan Kota Pekanbaru. *Sembadba: Seminar Hasil Pengabdian Kepada Masyarakat*, 01(01), 225–229.
- Sanistasya, P. A., Raharjo, K., & Iqbal, M. (2019). The Effect of Financial Literacy and Financial Inclusion on Small Enterprises Performance in East Kalimantan. *Jurnal Economia*, 15(1), 48–59. <https://doi.org/10.21831/economia.v15i1.23192>
- Septiani, R. N., & Wuryani, E. (2020). Pengaruh Literasi Keuangan Dan Inklusi Keuangan Terhadap Kinerja Umkm Di Sidoarjo. *E-Jurnal Manajemen Universitas Udayana*, 9(8), 3214. <https://doi.org/10.24843/ejmunud.2020.v09.i08.p16>
- SNLKI. (2017). *Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017)*. [https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-\(Revisit-2017\)-/SNLKI-\(Revisit-2017\)-new.pdf](https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-(Revisit-2017)-/SNLKI-(Revisit-2017)-new.pdf)
- Suryandari, W., & Muniroh, H. (2020). Literasi Keuangan Dan Pengaruhnya Terhadap Kinerja Umkm Batik Tulis Lasem. *Fokus Ekonomi: Jurnal Ilmiah Ekonomi*, 15(1), 65–77. <https://doi.org/10.34152/fe.15.1.65-77>
- Wardani, D. K., & Lestari, M. D. (2023). *Pengaruh Literasi Keuangan, Lingkungan Sosial dan Ajaran Tamansiswa "Opor Bebek Mateng Saka Awake Dewe" Terhadap Pengelolaan Keuangan*. 12(03).
- Wulandari, R. (2019). Pengaruh Literasi Keuangan dan Inklusi Keuangan terhadap Kinerja UMKM (Studi Kasus pada UMKM Provinsi DKI Jakarta). *Skripsi Fakultas Ekonomi Dan Bisnis UIN Syarif Hidayatullah*, 1–114.
- Yanti, W. I. P. (2019). Pengaruh Inklusi Keuangan dan Literasi Keuangan terhadap Kinerja UMKM di Kecamatan Moyo Utara. *Jurnal Manajemen Dan Bisnis*, 2, 1. <https://doi.org/https://doi.org/10.37673/jmb.v2i1.305>
- Yanti, W., & Zuhroh, S. (2022). Pengaruh Inklusi Keuangan dan Literasi Keuangan terhadap Keberlangsungan Usaha Kuliner di Kecamatan Palu Barat. *Jurnal Kolaboratif Sains*, 05, 515–525.