

RINGKASAN

Penelitian ini berjudul *Factors that Influence The Financial Performance of Micro, Small and Medium Enterprises (MSMEs) with Cashless Society as a Moderating Variable*. Penelitian ini dilatarbelakangi oleh fenomena kinerja keuangan UMKM di era digitalisasi yang terjadi di Indonesia seperti tidak adanya pencatatan laporan keuangan secara digital dan kurangnya penguasaan teknologi. Tujuan penelitian ini adalah untuk mengetahui dan menganalisa pengaruh literasi keuangan digital dan fintech payment gateway terhadap kinerja keuangan UMKM serta menggunakan cashless society sebagai variabel moderasi.

Populasi yang digunakan dalam penelitian adalah UMKM di Purwokerto yang telah menerapkan sistem digitalisasi. Jumlah sampel yang digunakan dalam penelitian ini sebanyak 81 responden. Metode pengambilan data yang digunakan dalam penelitian menggunakan metode survei dengan instrumen kuesioner.

Berdasarkan hasil penelitian menggunakan SPSS, hasil menunjukkan: (1) Literasi keuangan digital berpengaruh positif terhadap kinerja keuangan UMKM di Purwokerto, (2) Fintech payment gateway berpengaruh positif terhadap kinerja keuangan UMKM di Purwokerto, (3) Cashless society tidak mampu memperkuat pengaruh literasi keuangan digital terhadap kinerja keuangan UMKM di Purwokerto, (4) Cashless society mampu memperkuat pengaruh fintech payment gateway terhadap kinerja keuangan UMKM di Purwokerto.

Implikasi dari penelitian ini adalah bagi pemerintah diharapkan senantiasa memberikan sosialisasi dan pelatihan mengenai penggunaan sistem digitalisasi pada usahanya dan UMKM diharapkan dapat menggali informasi dan meningkatkan kemampuan penggunaan produk keuangan digital guna meningkatkan kinerja keuangan usahanya.

Kata Kunci : Literasi Keuangan Digital, Payment Gateway, Kinerja Keuangan, UMKM

SUMMARY

This research is entitled Factors that Influence the Financial Performance of Micro, Small and Medium Enterprises (MSMEs) with Cashless Society as a Moderating Variable. This research is motivated by the phenomenon of MSME financial performance in the digitalization era in Indonesia, such as the absence of digital recording of financial reports and a lack of mastery of technology. This research aims to determine and analyze the influence of digital financial literacy and fintech payment gateways on the financial performance of MSMEs and to use a cashless society as a moderating variable.

The population used in the research is MSMEs in Purwokerto, which have implemented a digitalization system. The number of samples used in this research was 81 respondents. The data collection method used in the research is a survey with a questionnaire instrument.

Based on the results of research using SPSS, the results show: (1) Digital financial literacy has a positive effect on the financial performance of MSMEs in Purwokerto, (2) Fintech payment gateway has a positive effect on the financial performance of MSMEs in Purwokerto, (3) Cashless society is unable to strengthen the influence of financial literacy digital on the financial performance of MSMEs in Purwokerto, (4) Cashless society is able to strengthen the influence of fintech payment gateways on the financial performance of MSMEs in Purwokerto.

This research implies that theoretically, the theory of planned behavior and the technology of acceptance model can explain business actors' intentions and behavior in improving their businesses' financial performance. The government is expected to continue to provide outreach and training regarding the use of digitalization systems in its businesses, and MSMEs are expected to be able to dig up information and improve their ability to use digital financial products to improve their business's financial performance.

Keywords: Digital Financial Literacy, Payment Gateway, MSMEs Financial Performance