

RINGKASAN

Penelitian ini berjudul "*Ukuran Perusahaan sebagai Pemoderasi Pengaruh Financial Technology Payment Gateway terhadap Kinerja Keuangan Usaha Mikro dan Kecil (UMK) di Purwokerto.*" Latar belakang penelitian ini adalah tantangan yang dihadapi UMK dalam mengelola transaksi keuangan serta meningkatkan kinerja bisnis mereka. Sebagian besar UMK sebelumnya mengandalkan transaksi tunai atau metode pembayaran tradisional, namun perkembangan teknologi pembayaran digital menawarkan peluang baru bagi UMK untuk memperluas akses pasar, mempermudah transaksi, dan memperbaiki manajemen keuangan mereka. Pesatnya perkembangan teknologi finansial (FinTech), khususnya payment gateway, kini menjadi faktor penting yang dapat mendukung transaksi yang lebih cepat, aman, dan efisien. Meskipun demikian, adopsi teknologi ini sering dikaitkan dengan ukuran perusahaan yang memengaruhi akses dan kesiapan bisnis dalam mengadopsi inovasi tersebut. Penelitian ini bertujuan untuk menganalisis pengaruh FinTech payment gateway terhadap kinerja keuangan UMK dengan ukuran perusahaan sebagai variabel moderasi.

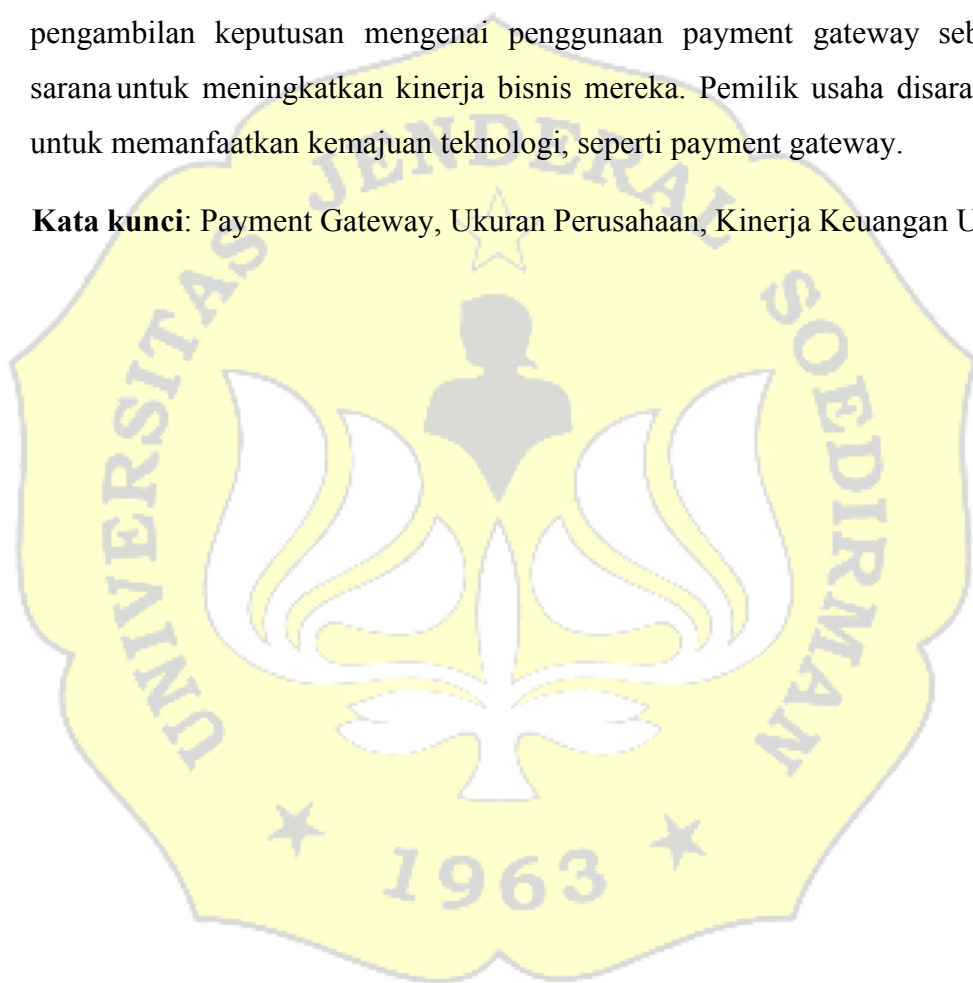
Penelitian ini menggunakan pendekatan *Technology Acceptance Model* (TAM) dan *Resource-Based View* (RBV). Populasi yang diteliti adalah UMK di Purwokerto pada jenis usaha kuliner yang melakukan penjualan secara online melalui platform Gojek, Grab, dan Shopee serta telah mengimplementasikan sistem payment gateway. Metode penelitian ini bersifat kuantitatif dengan penambihan sampel menggunakan rumus slovin dan *purposive sampling* yang melibatkan kriteria-kriteria tertentu. Total sampel dalam penelitian ini adalah 100 responden, dan data dikumpulkan melalui survei menggunakan kuesioner.

Berdasarkan hasil analisis menggunakan SPSS, diperoleh kesimpulan bahwa: (1) Financial technology payment gateway berpengaruh positif

terhadap kinerja keuangan UMK di Purwokerto; (2) Ukuran perusahaan mampu memperkuat pengaruh Financial technology payment gateway terhadap kinerja keuangan UMK di Purwokerto.

Penelitian ini berimplikasi secara teoritis bahwa Teori *Technology Acceptance Model* dan *Resource-Based View* mampu menjelaskan niat dan perilaku pemilik usaha dalam meningkatkan kinerja keuangan. Diharapkan, penelitian ini dapat memberikan informasi penting bagi UMK dalam pengambilan keputusan mengenai penggunaan payment gateway sebagai sarana untuk meningkatkan kinerja bisnis mereka. Pemilik usaha disarankan untuk memanfaatkan kemajuan teknologi, seperti payment gateway.

Kata kunci: Payment Gateway, Ukuran Perusahaan, Kinerja Keuangan UMK



SUMMARY

This research is entitled "*Firm Size as a Moderating Influence Financial Technology Payment Gateway on Financial Performance of Micro and Small Enterprises (MSEs) in Purwokerto*". The background of this research is the challenges faced by MSEs in managing financial transactions and improving their business performance. Most MSEs previously relied on cash transactions or traditional payment methods, but the development of digital payment technology offers new opportunities for MSEs to expand market access, simplify transactions, and improve financial management. The rapid development of financial technology (FinTech), especially payment gateways, is now an important factor that can support faster, safer and more efficient transactions. However, the adoption of these technologies is often associated with firm size, which affects firms' access and willingness to adopt these innovations. This study aims to analyze the impact of FinTech payment gateway on the financial performance of MSEs, using firm size as a moderating variable.

This research uses the *Technology Acceptance Model* (TAM) and *Resource-Based View* (RBV) approaches. The population studied was MSEs in Purwokerto in the type of culinary business that sells online through the Gojek, Grab, and Shopee platforms and has implemented a payment gateway system. This research method is quantitative with sampling using the Slovin formula and *purposive sampling* which involves certain criteria. The total sample in this study was 100 respondents, and the data was collected through a survey using a questionnaire.

Based on the results of the analysis using SPSS, it was concluded that: (1) Financial technology payment gateway has a positive effect on the financial performance of MSEs in Purwokerto; (2) firm size is able to

strengthen the influence of Financial technology payment gateway on the financial performance of MSEs inPurwokerto.

This study has theoretical implications that the Technology Acceptance Model and Resource-Based View theories are able to explain the intentions and behaviors of business owners in improving financial performance. Hopefully, this research can provide important information for MSEs in making decisions regarding the use of payment gateways as a means to improve their business performance. Business owners are advised to take advantage of technological advances such as payment gateways .

Keywords: Payment gateway, firm size, MSEs financial performance

