

ABSTRAK

Defiyani. 2024. Pengaruh *Fintech Peer To Peer Lending, Digital Payment Dan Financial Attitude Terhadap Kinerja Keuangan UMKM (Studi Pada UMKM Di Kabupaten Sumenep)*. Skripsi : Program Studi Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Wiraraja. Pembimbing : Astri Furqani, SE., M.Ak.

UMKM memiliki peran penting dalam perekonomian suatu negara, akan tetapi banyak UMKM yang masih mengalami beberapa kendala seperti sulitnya dalam mengakses pembiayaan, kurangnya pemanfaatan teknologi dalam melakukan transaksi keuangan dan mengelola keuangan. Penelitian ini bertujuan untuk mengetahui pengaruh *fintech peer to peer lending, digital payment* dan *financial attitude* terhadap kinerja keuangan UMKM.

Penelitian ini menggunakan pendekatan kuantitatif dengan sumber data yaitu data primer yang dilakukan dengan pengumpulan data melalui kuesioner. Teknik pengambilan sampel menggunakan simple random sampling yaitu UMKM yang terdaftar di aplikasi aku anter Sumenep dengan sebanyak 118 responden. Alat yang digunakan untuk menguji hubungan antar variabel adalah SPSS versi 25.

Hasil penelitian menunjukkan bahwa *fintech peer to peer lending* berpengaruh signifikan terhadap kinerja keuangan UMKM, *digital payment* tidak berpengaruh signifikan terhadap kinerja keuangan UMKM dan *financial attitude* berpengaruh signifikan terhadap kinerja keuangan UMKM.

Kata Kunci : *Fintech Peer To Peer Lending, Digital Payment, Financial Attitude, Kinerja Keuangan UMKM*

ABSTRACT

Defiyani. 2024. *The Effect of Fintech Peer To Peer Lending, Digital Payment and Financial Attitude on the Financial Performance of MSMEs (Study on MSMEs in Sumenep Regency)*. Thesis: Accounting Study Programme, Faculty of Economics and Business, Wiraraja University. Supervisor: Astri Furqani, SE, M.Ak.

MSMEs have an important role in a country's economy, but many MSMEs still experience various problems such as difficulty in accessing financing, lack of technology utilisation in conducting financial transactions and managing finances. This study aims to determine the effect of fintech peer to peer lending, digital payment and financial attitude on the financial performance of MSMEs.

This study uses a quantitative approach with data sources, namely primary data conducted by collecting data through questionnaires. The sampling technique used simple random sampling, namely MSMEs registered in the application Aku Anter Sumenep with as many as 118 respondents. The tool used to test the relationship between variables is SPSS version 25.

The results showed that fintech peer to peer lending has a significant effect on the financial performance of MSMEs, digital payments have no significant effect on the financial performance of MSMEs and financial attitude has a significant effect on the financial performance of MSMEs.

Keywords: *Fintech Peer To Peer Lending, Digital Payment, Financial Attitude, Financial Performance of MSMEs*