

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan inklusi keuangan terhadap kinerja UMKM melalui *Financial Technology* sebagai variabel mediasi pada UMKM pengguna *Financial Technology* di Wilayah Purwokerto Utara. Perkembangan teknologi keuangan digital mendorong pelaku UMKM untuk meningkatkan kemampuan pengelolaan keuangan dan memanfaatkan layanan keuangan digital guna meningkatkan kinerja usaha. Oleh karena itu, penting untuk memahami peran literasi keuangan dan inklusi keuangan dalam mendukung pemanfaatan *Financial Technology* serta dampaknya terhadap kinerja UMKM. Penelitian ini menggunakan pendekatan kuantitatif terhadap 100 responden UMKM pengguna *Financial Technology* di Wilayah Purwokerto Utara. Data dikumpulkan melalui penyebaran kuesioner daring dan dianalisis menggunakan metode Partial Least Square–Structural Equation Modeling (PLS-SEM) dengan bantuan perangkat lunak SmartPLS 3. Hasil penelitian menunjukkan bahwa literasi keuangan dan inklusi keuangan berpengaruh positif dan signifikan terhadap kinerja UMKM. Selain itu, literasi keuangan dan inklusi keuangan juga berpengaruh positif dan signifikan terhadap *Financial Technology*. *Financial Technology* terbukti berpengaruh positif dan signifikan terhadap kinerja UMKM. Hasil uji mediasi menunjukkan bahwa *Financial Technology* mampu memediasi pengaruh literasi keuangan dan inklusi keuangan terhadap kinerja UMKM. Penelitian ini menunjukkan bahwa peningkatan literasi keuangan dan inklusi keuangan yang didukung oleh pemanfaatan *Financial Technology* dapat meningkatkan kinerja UMKM secara berkelanjutan di era ekonomi digital.

Kata kunci: literasi keuangan, inklusi keuangan, *Financial Technology*, kinerja UMKM

ABSTRACT

This study aims to analyze the effect of financial literacy and financial inclusion on MSME performance through Financial Technology as a mediating variable in MSMEs using Financial Technology in the North Purwokerto Region. The development of digital Financial Technology has encouraged MSME players to improve their financial management capabilities and utilize digital financial services to improve business performance. Therefore, it is important to understand the role of financial literacy and financial inclusion in supporting the use of Financial Technology and its impact on MSME performance. This study uses a quantitative approach with 100 MSME respondents who are users of Financial Technology in the North Purwokerto Region. Data were collected through an online questionnaire and analyzed using the Partial Least Square–Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 3 software. The results show that financial literacy and financial inclusion have a positive and significant effect on MSME performance. In addition, financial literacy and financial inclusion also have a positive and significant effect on Financial Technology. Financial Technology has been proven to have a positive and significant effect on SME performance. The mediation test results show that Financial Technology is able to mediate the effect of financial literacy and financial inclusion on SME performance. This study shows that increasing financial literacy and financial inclusion can improve SME performance. This study shows that improving financial literacy and financial inclusion supported by the use of Financial Technology can improve the performance of MSMEs in a sustainable manner in the digital economy era.

Keywords: financial literacy, financial inclusion, Financial Technology, MSME performance