

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis peran *peer to peer lending service*, *microfinancing*, dan *digital payment system* terhadap peningkatan perkembangan inklusi keuangan usaha mikro dan kecil di Kuala Tungkal. Metode penelitian menggunakan pendekatan kuantitatif dengan penentuan sampel melalui metode *probability sampling* dengan rumus Slovin 10%, yaitu sebanyak 98 sampel. Pengumpulan data melalui penyebaran kuesioner. Teknik analisis data yaitu analisis deskriptif serta analisis SEM PLS yaitu persamaan struktural (SEM) berbasis varian yang dapat menguji model pengukuran dan struktural secara bersamaan. Model persamaan yang dianalisis adalah *outer model*, *inner model*, dan pengujian hipotesis. Berdasarkan perhitungan dengan menggunakan SMARTPLS versi 4.0 diperoleh hasil bahwa fintech (*peer to peer lending service*) berpengaruh positif terhadap inklusi keuangan. Fintech (*microfinancing*) berpengaruh positif terhadap inklusi keuangan. Sedangkan fintech (*digital payment system*) tidak berpengaruh positif terhadap inklusi keuangan.

Kata Kunci: Fintech, *Peer to Peer Lending*, *Microfinancing*, *Digital Payment System*, Inklusi Keuangan

ABSTRACT

The purpose of this research is to analyze the role of peer to peer lending service, microfinancing, and digital payment system to increase the development of financial inclusion of micro and small enterprises in Kuala Tungkal. The research method uses a quantitative approach with sample determination through the probability sampling method with the Slovin formula of 10%, which is 98 samples. Data collection through distributing questionnaires. The data analysis technique is descriptive analysis and PLS SEM analysis, namely variant-based structural equations (SEM) which can test measurement and structural models simultaneously. The equation model analyzed is the outer model, inner model, and hypothesis testing. Based on calculations using SMARTPLS version 4.0, the results show that fintech (peer to peer lending service) has a positive effect on financial inclusion. Fintech (microfinancing) has a positive effect on financial inclusion. While fintech (digital payment system) has no positive effect on financial inclusion.

Keywords: *Fintech, Peer to Peer Lending, Microfinancing, Digital Payment System, Financial Inclusion*