

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan dan *financial technology based payment gateway* terhadap kinerja keuangan. Populasi dalam penelitian ini adalah usaha mikro dan kecil sub-sektor kuliner di Kecamatan Jelutung Kota Jambi, dan sebanyak 95 UMK dijadikan sampel pada penelitian ini. Penelitian ini bersifat kuantitatif dan data yang digunakan adalah data primer dan sekunder. Pengumpulan data dilakukan melalui penyebaran kuesioner dengan skala likert. Teknik pengujian data menggunakan Uji Validitas dan Uji Reliabilitas, Uji *R-Square* dan Uji Hipotesis dengan *Bootstrapping* dengan menggunakan *Software SmartPLS 3.0*. Hasil penelitian ini membuktikan bahwa literasi keuangan berpengaruh positif signifikan terhadap kinerja keuangan, *financial technology based payment gateway* berpengaruh positif signifikan terhadap kinerja keuangan.

Kata Kunci : Literasi Keuangan, *Financial Technology Based Payment Gateway*, Kinerja Keuangan

ABSTRACT

This research aims to examine the influence of financial literacy and financial technology based payment gateways on financial performance. The population in this study were micro and small businesses in the culinary sub-sector in Jelutung District, Jambi City, and 95 MSEs were sampled in this study. This research is quantitative in nature and the data used is primary and secondary data. Data collection was carried out through distributing questionnaires with a Likert scale. Data testing techniques use Validity Test and Reliability Test, R-Square Test and Hypothesis Testing with Bootstrapping using SmartPLS 3.0 Software. The results of this research prove that financial literacy has a significant positive effect on financial performance, financial technology based payment gateways have a significant positive effect on financial performance.

Keywords : *Financial Literacy, Financial Technology Based Payment Gateway, Financial Performance*