

## ABSTRAK

Financial Technology (FinTech) dan Usaha Mikro, Kecil, dan Menengah (UMKM) memperlihatkan sejumlah dinamika yang penting dalam ekosistem keuangan dan perkembangan bisnis. FinTech telah memberikan dampak yang signifikan terhadap UMKM, terutama dalam hal akses ke layanan keuangan yang sebelumnya sulit dijangkau oleh sektor ini, diantaranya meningkatkan kepuasan keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Technology* Terhadap *Financial Satisfaction* Pada UMKM Di Kota Jambi Dengan *Disruptive Technology* Sebagai Variabel Mediasi. Penelitian ini adalah penelitian kuantitatif dan dianalisis menggunakan SEM PLS. Penelitian ini memiliki populasi pemilik UMKM yang ada di Kota Jambi. Penelitian ini memberikan kesimpulan sebagai berikut: Financial Technology memiliki pengaruh secara langsung terhadap Financial Satisfaction. Bahwa Financial Technology yang baik akan meningkatkan Financial Satisfaction. Begitu pula Disruptive Technology dapat meningkatkan Financial Satisfaction. Disruptive Technology sebagai mediasi mampu meningkatkan pengaruh Financial Technology terhadap Financial Satisfaction pada UMKM di Kota Jambi.

Kata Kunci: UMKM, Fintech, Financial Satisfaction, Disruptive Technology

## ***ABSTRACT***

*Financial Technology (FinTech) and Micro, Small, and Medium Enterprises (MSMEs) exhibit several important dynamics within the financial ecosystem and business development. FinTech has had a significant impact on MSMEs, especially in terms of access to financial services that were previously difficult for this sector to reach, including enhancing financial satisfaction. This study aims to analyze the influence of Financial Technology on Financial Satisfaction in MSMEs in Jambi City, with Disruptive Technology as a mediating variable. This research is quantitative and analyzed using SEM PLS. The study population consists of MSME owners in Jambi City. The study concludes as follows: Financial Technology has a direct impact on Financial Satisfaction. Good Financial Technology will improve Financial Satisfaction. Similarly, Disruptive Technology can enhance Financial Satisfaction. Disruptive Technology as a mediating factor can enhance the influence of Financial Technology on Financial Satisfaction in MSMEs in Jambi City.*

*Keywords: MSMEs, Fintech, Financial Satisfaction, Disruptive Technology*

