

ABSTRAK

Penelitian ini ditujukan guna menganalisis pengaruh Inklusi Keuangan, Finansial Teknologi, dan E-Commerce terhadap Kinerja Keuangan UMKM di Kecamatan Medan Johor. Metode yang dipergunakan ialah pendekatan kuantitatif melalui analisis regresi linear berganda. Temuan penelitian mengindikasikan secara parsial, Inklusi Keuangan dan E-Commerce memengaruhi positif dan signifikan terhadap kinerja keuangan UMKM, sementara Finansial Teknologi memengaruhi positif tetapi tak signifikan. Secara simultan, ketiga variabel independennya memengaruhi positif dan signifikan terhadap Kinerja Keuangan UMKM di Medan Johor. Temuan ini menegaskan pentingnya penguatan akses keuangan dan pemanfaatan teknologi digital guna mendorong performa keuangan pelaku UMKM.

Kata kunci: Inklusi Keuangan, Finansial Teknologi, E-Commerce, Kinerja Keuangan, UMKM.

ABSTRACT

This study aims to analyze the influence of Financial Inclusion, Financial Technology, and E-Commerce on the Financial Performance of MSMEs in Medan Johor District. The method used is a quantitative approach with multiple linear regression analysis. The results show that, partially, Financial Inclusion and E-Commerce have a positive and significant effect on the financial performance of MSMEs, while Financial Technology has a positive but not significant effect. Simultaneously, all three independent variables—Financial Inclusion, Financial Technology, and E-Commerce—have a positive and significant influence on the Financial Performance of MSMEs in Medan Johor. These findings emphasize the importance of strengthening financial access and utilizing digital technology to improve the financial performance of MSME actors.

Keywords: Financial Inclusion, Financial Technology, E-Commerce, Financial Performance, MSMEs.