

PENGARUH *FINTECH PAYMENT GATEWAY*, *FINANCIAL SELF-EFFICACY*, DAN SIKAP KEUANGAN TERHADAP KINERJA KEUANGAN UMKM DI KABUPATEN BULELENG

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ABSTRAK

Penelitian ini dilatarbelakangi oleh permasalahan menurunnya kinerja keuangan UMKM di Kabupaten Buleleng. Berdasarkan hasil wawancara dengan pihak terkait, menurunnya kinerja keuangan tersebut disebabkan oleh beberapa hal seperti kurang optimalnya pemanfaatan teknologi finansial seperti *payment gateway*, tingkat kepercayaan diri dalam pengelolaan keuangan (*financial self-efficacy*), serta sikap keuangan yang kurang bijak. Penelitian ini bertujuan untuk menganalisis pengaruh *fintech payment gateway*, *financial self-efficacy*, dan sikap keuangan terhadap kinerja keuangan UMKM di Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan populasi seluruh UMKM di Kabupaten Buleleng sebanyak 66.368 unit. Sampel sebanyak 100 responden ditentukan menggunakan metode *non-probability sampling* dengan teknik *purposive sampling*. Data primer dikumpulkan melalui kuesioner berbasis skala Likert. Analisis data dilakukan dengan menggunakan analisis deskriptif, uji kualitas data, uji asumsi klasik, dan uji hipotesis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa variabel *fintech payment gateway*, *financial self-efficacy*, dan sikap keuangan berpengaruh positif signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng. Penelitian ini mendukung *Resource-Based Theory* (RBT) yang menyatakan bahwa sumber daya internal dan eksternal yang dimiliki usaha dapat meningkatkan kinerja keuangan. Penggunaan *fintech payment gateway* mempermudah transaksi, meningkatkan pendapatan, serta didukung oleh kepercayaan diri dalam mengelola keuangan dan sikap keuangan yang bijak untuk keberlanjutan usaha. Hasil uji koefisien determinasi menunjukkan bahwa variabel independen mampu memprediksi variasi dalam variabel dependen sebesar 96,9%. Peneliti selanjutnya disarankan untuk mengeksplorasi variabel lain seperti literasi keuangan, modal sosial, dan kebijakan pemerintah.

Kata kunci: *Fintech Payment Gateway*, *Financial Self-Efficacy*, Sikap Keuangan, Kinerja UMKM.

**THE INFLUENCE OF FINTECH PAYMENT GATEWAYS, FINANCIAL
SELF-EFFICACY, AND FINANCIAL ATTITUDES ON THE FINANCIAL
PERFORMANCE OF MSMEs IN BULELENG REGENCY**

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ABSTRACT

This study was motivated by the declining financial performance of MSMEs in Buleleng Regency. Based on interviews with relevant stakeholders, this decline was attributed to several factors, including the suboptimal utilisation of financial technology such as payment gateways, low confidence in financial management (financial self-efficacy), and less prudent financial attitudes. This research aimed to analyse the influence of fintech payment gateways, financial self-efficacy, and financial attitudes on the financial performance of MSMEs in Buleleng Regency. A quantitative associative approach was employed, with a population comprising all 66,368 MSMEs in Buleleng Regency. A sample of 100 respondents was selected using non-probability sampling with a purposive sampling technique. Primary data were collected through a Likert-scale questionnaire. Data analysis involved descriptive analysis, data quality tests, classical assumption tests, and hypothesis testing using multiple linear regression. The findings indicate that fintech payment gateways, financial self-efficacy, and financial attitudes have a significant positive impact on the financial performance of MSMEs in Buleleng Regency. This study supports the Resource-Based Theory (RBT), which posits that internal and external resources can enhance financial performance. The adoption of fintech payment gateways facilitates transactions, increases revenue, and is reinforced by confidence in financial management and prudent financial attitudes for business sustainability. The coefficient of determination test results show that the independent variables explain 96.9% of the variance in the dependent variable. Future researchers are encouraged to explore additional variables such as financial literacy, social capital, and government policies.

Keywords: Fintech Payment Gateway, Financial Self-Efficacy, Financial Attitudes, MSME Performance.