

**PENGARUH LITERASI KEUANGAN, INKLUSI KEUANGAN, *PAYMENT*
GATEWAY BERBASIS QRIS TERHADAP KINERJA UMKM DI
KECAMATAN BUSUNGBIU**

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ABSTRAK

Penelitian ini bertujuan untuk mengkaji pengaruh Literasi Keuangan, Inklusi Keuangan, dan penggunaan Payment Gateway berbasis QRIS terhadap kinerja UMKM yang berada di Kecamatan Busungbiu. Populasi dalam penelitian ini adalah seluruh UMKM di wilayah tersebut, yang berjumlah 3.359 unit. Teknik pengambilan sampel yang digunakan adalah purposive sampling, dengan kriteria antara lain memiliki Izin Usaha dan bergerak di sektor perdagangan, sehingga diperoleh total sampel sebanyak 89 responden. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer sebagai sumber utama. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner yang dinilai menggunakan skala Likert. Pengolahan data dilakukan dengan bantuan perangkat lunak SPSS. Data yang terkumpul kemudian dianalisis melalui beberapa tahapan, meliputi uji statistik deskriptif, uji kualitas data, uji asumsi klasik, dan uji hipotesis. Hasil akhir dari penelitian ini menunjukkan bahwa Literasi Keuangan, Inklusi Keuangan, dan Payment Gateway berbasis QRIS berpengaruh positif dan signifikan terhadap kinerja UMKM di Kecamatan Busungbiu.

Kata kunci: Kinerja UMKM, Literasi Keuangan, Inklusi Keuangan, *QRIS*

**THE EFFECT OF FINANCIAL LITERACY, FINANCIAL INCLUSION,
QRIS-BASED PAYMENT GATEWAY ON THE PERFORMANCE OF
MSMES IN BUSUNGBIU DISTRICT**

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ABSTRACT

This study aims to examine the influence of Financial Literacy, Financial Inclusion, and the use of QRIS-based Payment Gateway on the performance of MSMEs in Busungbiu District. The population in this study were all MSMEs in the area, totaling 3,359 units. The sampling technique used was purposive sampling, with criteria including having a Business License and operating in the trade sector, so that a total sample of 89 respondents was obtained. This study uses a quantitative approach with primary data as the main source. The data collection technique was carried out by distributing questionnaires that were assessed using a Likert scale. Data processing was carried out with the help of SPSS software. The collected data were then analyzed through several stages, including descriptive statistical tests, data quality tests, classical assumption tests, and hypothesis tests. The final results of this study indicate that Financial Literacy, Financial Inclusion, and QRIS-based Payment Gateway have a positive and significant effect on the performance of MSMEs in Busungbiu District

Keywords : *MSME Performance, Financial Literacy, Financial Inclusion, QRIS*