

**PENGARUH *FINANCIAL ATTITUDE*, *PAYMENT GATEWAY* BERBASIS
QRIS, DAN INOVASI PRODUK TERHADAP KINERJA KEUANGAN
UMKM DI KABUPATEN BULELENG**

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ABSTRAK

Penelitian ini dilatarbelakangi oleh permasalahan kinerja keuangan UMKM sektor perdagangan di Kabupaten Buleleng yang masih menghadapi tantangan, khususnya dalam aspek pengelolaan keuangan, pemanfaatan sistem pembayaran digital, dan kemampuan berinovasi. Penelitian ini bertujuan untuk menganalisis pengaruh *Financial attitude*, *Payment Gateway* berbasis QRIS, dan Inovasi Produk terhadap Kinerja Keuangan UMKM sektor perdagangan di Kabupaten Buleleng. Penelitian ini menggunakan pendekatan kuantitatif asosiatif, dengan populasi sebanyak 18.375 dengan jumlah sampel sebanyak 126. Data primer dikumpulkan melalui penyebaran kuesioner berbasis skala Likert, kemudian dianalisis menggunakan statistik deskriptif, uji kualitas data, uji asumsi klasik, analisis regresi linier berganda, serta uji hipotesis dengan SPSS. Hasil penelitian menunjukkan bahwa *Financial attitude*, *Payment Gateway* berbasis QRIS, dan *Inovasi Produk* secara parsial berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM. Temuan penelitian ini mendukung *Dynamic Capability Theory* yang menekankan pentingnya kemampuan pelaku usaha dalam mengelola sumber daya keuangan, mengadopsi teknologi, dan melakukan inovasi untuk mempertahankan kinerja keuangan secara berkelanjutan. Hasil uji koefisien determinasi menunjukkan bahwa variabel independen mampu memprediksi variasi dalam variabel dependen sebesar 81,8%. Peneliti selanjutnya diharapkan mempertimbangkan variabel moderasi seperti literasi digital atau dukungan kebijakan daerah untuk memperoleh gambaran yang lebih komprehensif mengenai efektivitas digitalisasi pada usaha mikro.

Kata kunci: *financial attitude*, *payment gateway* berbasis QRIS, inovasi produk, kinerja keuangan UMKM

**THE INFLUENCE OF FINANCIAL ATTITUDE, QRIS-BASED PAYMENT
GATEWAYS, AND PRODUCT INNOVATION ON THE FINANCIAL
PERFORMANCE OF MSMEs IN BULELENG REGENCY**

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ABSTRACT

This study was motivated by the financial performance issues faced by trade-sector MSMEs in Buleleng Regency, particularly in aspects of financial management, the utilization of digital payment systems, and innovation capability. This study aims to analyze the effect of Financial attitude, QRIS-based Payment Gateway, and Product Innovation on the Financial Performance of trade-sector MSMEs in Buleleng Regency. This research employs an associative quantitative approach, with a population of 18,375 MSMEs and a sample of 126 respondents. Primary data were collected through the distribution of Likert-scale questionnaires and analyzed using descriptive statistics, data quality tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing with SPSS. The results indicate that Financial attitude, QRIS-based Payment Gateway, and Product Innovation partially have a positive and significant effect on MSMEs financial performance. These findings support Dynamic Capability Theory, which emphasizes the importance of entrepreneurs' ability to manage financial resources, adopt technology, and implement innovation to sustain financial performance. The coefficient of determination test shows that the independent variables are able to explain 81.8% of the variation in the dependent variable. Future research is expected to consider moderating variables such as digital literacy or regional policy support in order to obtain a more comprehensive understanding of the effectiveness of digitalization in micro enterprises.

Keywords: financial attitude, QRIS-based payment gateway, product innovation, MSME financial performance.