



ABSTRACT

MSMEs has an important role in Indonesia. The increasing number of MSMEs is a challenge among business people. Capital constraints, online trade transactions, bookkeeping, and product marketing between regions make MSMEs see Fintech as support for their business. Many studies have been conducted with the results that Fintech Payment and Fintech Lending can help MSMEs. However, few MSMEs are taking advantage of Fintech to help their business.

The development of financial technology (Fintech) in Indonesia has become a special attraction in the financial sector after the need for the internet is increasingly inseparable from the people of Indonesia. So that access to using Fintech is easier, but obstacles such as the quality of Fintech services, user trust and the desires of MSMEs need to be considered.

This research was conducted to analyze what Fintech models suit the needs of MSMEs and to analyze the relationship between the quality of the Fintech system, MSME trust in Fintech and the intention of MSMEs to use Fintech. This research was conducted by observing and collecting literature study to identify problems and grouping MSMEs that are suitable for Fintech services then analyzing the needs of MSMEs and filling out a questionnaire involving 30 respondents. This study uses Structural Equation Modeling (SEM) analysis. SEM analysis method will be used to determine the relationship between system quality, user satisfaction with the behavior intention to use Fintech. Based on the research, the Quality Fintech payment System and the Quality Fintech lending System have a positive influence on User Satisfaction. However, the relationship between Fintech Lending Quality System and Behavior Intention to Use is negative, so further studies are needed to find out why MSMEs hesitate to use Fintech Lending.

Keywords: financial technology for umkm, fintech, structural equation modeling, sem



INTISARI

UMKM memiliki peran penting dalam perekonomian di Indonesia. Meningkatnya jumlah UMKM merupakan tantangan di kalangan pelaku bisnis. Kendala modal, transaksi perdagangan *online*, pembukuan, dan pemasaran produk antar wilayah membuat UMKM memandang *Fintech* sebagai dukungan untuk bisnis mereka. Banyak penelitian telah dilakukan dengan hasil *Fintech Payment* dan *Fintech Lending* dapat membantu UMKM. Namun, sedikit UMKM yang memanfaatkan *Fintech* untuk membantu bisnis mereka.

Perkembangan teknologi keuangan (*Fintech*) di Indonesia menjadi daya tarik tersendiri di sektor keuangan setelah kebutuhan akan internet semakin tidak dapat dilepaskan dari masyarakat Indonesia. Sehingga akses menggunakan *Fintech* semakin mudah, namun kendala seperti kualitas layanan *Fintech*, kepercayaan pengguna dan keinginan UMKM perlu diperhatikan.

Penelitian ini dilakukan untuk menganalisa model *Fintech* apa yang sesuai dengan kebutuhan UMKM dan menganalisa hubungan antara kualitas sistem *Fintech*, kepercayaan UMKM terhadap *Fintech* serta niat/keinginan UMKM untuk menggunakan *Fintech*. Penelitian ini dilakukan dengan observasi dan pengumpulan *literature study* untuk mengidentifikasi masalah dan pengelompokan UMKM yang sesuai untuk layanan *Fintech* kemudian menganalisis kebutuhan UMKM dan mengisi kuesioner yang melibatkan 30 responden. Penelitian ini menggunakan analisis *Structural Equation Modeling* (SEM). Metode analisis SEM akan digunakan untuk mengetahui hubungan antara *system quality*, *user satisfaction* terhadap niat atau keinginan pengguna untuk menggunakan *Fintech*. Berdasarkan penelitian, *System Quality Fintech payment* dan *System Quality Fintech lending* mempunyai pengaruh positif terhadap *User Satisfaction*. Namun hubungan antara *System Quality Fintech Lending* dengan *Behavior Intention to Use* negatif, sehingga perlu dilakukan studi lanjut untuk mengetahui alasan UMKM ragu menggunakan *Fintech Lending*.

Kata kunci – teknologi keuangan untuk umkm, *fintech*, structural equation modeling, sem