PERAN ADOPSI FINTECH DAN AKSES KEUANGAN DALAM MEMEDIASI PENGARUH LITERASI KEUANGAN TERHADAP KINERJA USAHA MIKRO KECIL DAN MENENGAH (UMKM) DI KOTA SURABAYA

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ABSTRAK

UMKM merupakan sektor yang berperan penting dalam perekonomian Indonesia karena memberikan kontribusi yang besar terhadap Produk Domestik Bruto (PDB) serta penyerapan tenaga kerja. Data UMKM Kota Surabaya yang menggambarkan produktivitas usaha mikro menunjukkan fluktuasi yang naik turun dari tahun ke tahun, sehingga diperlukan upaya untuk meningkatkan kinerja UMKM. Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan terhadap kinerja UMKM dengan adopsi fintech dan akses keuangan sebagai variabel mediasi pada UMKM di Kota Surabaya.

Penelitian ini menggunakan jenis penelitian kuantitatif. Jenis data yang digunakan adalah data primer yang berasal dari kuesioner dengan menggunakan skala pengukuran 1-5. Populasi penelitian adalah pemilik UMKM di Kota Surabaya yang mengadopsi fintech dan memahami pinjaman usaha. Sampel penelitian berjumlah 150 responden yang diperoleh menggunakan teknik *probability sampling* dengan metode *simple random sampling*. Pengumpulan data dilakukan melalui penyebaran kuesioner dan dianalisis menggunakan metode *Partial Least Square*s *Structural Equation Modeling* (PLS-SEM) dengan SMART-PLS 4.0.9.9.

Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap adopsi fintech, akses keuangan, dan kinerja UMKM. Akses keuangan juga berpengaruh positif dan signifikan terhadap kinerja UMKM, sedangkan adopsi fintech tidak berpengaruh positif dan signifikan terhadap kinerja UMKM. Selain itu, akses keuangan terbukti memediasi secara parsial pengaruh literasi keuangan terhadap kinerja UMKM, sementara adopsi fintech tidak mampu memediasi pengaruh literasi keuangan terhadap kinerja UMKM. Temuan penelitian ini mendukung teori *Resource-Based View* (RBV) yang menjelaskan bahwa kemampuan internal dan pemanfaatan sumber daya keuangan merupakan faktor penting dalam meningkatkan kinerja UMKM. Di sisi lain, hasil penelitian juga menunjukkan bahwa penggunaan fintech belum sepenuhnya mampu meningkatkan kinerja usaha secara langsung.

Penelitian ini merekomendasikan pemilik UMKM untuk meningkatkan literasi keuangan serta memanfaatkan layanan keuangan secara optimal. Selain itu, pemerintah dan lembaga keuangan diharapkan dapat memperluas akses pembiayaan dan edukasi fintech guna mendukung peningkatan kinerja UMKM.

Kata Kunci: literasi keuangan, adopsi fintech, akses keuangan, kinerja UMKM, UMKM di Kota Surabaya.

ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a vital role in the Indonesian economy by contributing significantly to the Gross Domestic Product (GDP) and employment generation. Data on MSMEs in Surabaya City indicate that the productivity of micro-enterprises has fluctuated from year to year, highlighting the need for efforts to improve MSME performance. This study aims to examine the effect of financial literacy on MSME performance, with fintech adoption and financial access serving as mediating variables among MSMEs in Surabaya City.

This study employed a quantitative research approach. The data used were primary data collected through questionnaires using a five-point Likert scale. The population consisted of MSME owners in Surabaya City who had adopted fintech and were familiar with business loans. A total of 150 respondents were selected using probability sampling with a simple random sampling technique. Data were collected through questionnaire distribution and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SMART-PLS 4.0.9.9.

The results indicate that financial literacy has a positive and significant effect on fintech adoption, financial access, and MSME performance. Financial access also has a positive and significant effect on MSME performance, whereas fintech adoption does not have a positive and significant effect on MSME performance. Furthermore, financial access partially mediates the relationship between financial literacy and MSME performance, while fintech adoption does not mediate the relationship between financial literacy and MSME performance. These findings support the Resource-Based View (RBV) theory, which emphasizes that internal capabilities and the effective utilization of financial resources are important factors in improving MSME performance. On the other hand, the results also reveal that fintech utilization has not yet been able to directly enhance business performance.

This study recommends that MSME owners improve their financial literacy and optimize the utilization of financial services. In addition, the government and financial institutions are expected to expand access to financing and strengthen fintech education programs to support the improvement of MSME performance.

Keywords: financial literacy, fintech adoption, financial access, MSME performance, MSMEs in Surabaya City.

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