

**PENGARUH ASPEK KEUANGAN, INKLUSI KEUANGAN, DAN
FINANCIAL TECHNOLOGY PEER-TO-PEER (P2P) LENDING
TERHADAP KINERJA UMKM DI KABUPATEN SLEMAN**

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INTISARI

UMKM memiliki kontribusi penting dalam pertumbuhan ekonomi nasional, termasuk di Kabupaten Sleman yang menunjukkan peningkatan jumlah pelaku usaha dari tahun ke tahun. Namun, kinerja UMKM masih menghadapi tantangan seperti lemahnya aspek keuangan, terbatasnya akses terhadap layanan keuangan formal, dan belum optimalnya pemanfaatan teknologi keuangan digital. Penelitian ini bertujuan untuk menganalisis pengaruh aspek keuangan, inklusi keuangan, dan *financial technology peer-to-peer (P2P) lending* terhadap kinerja UMKM di Kabupaten Sleman. Penelitian ini menggunakan pendekatan kuantitatif asosiatif dengan metode survei. Populasi dalam penelitian ini adalah seluruh UMKM yang terdaftar di Dinas Koperasi dan UKM Kabupaten Sleman, dengan jumlah sampel sebanyak 380 responden yang ditentukan melalui rumus *slovin*. Pengumpulan data dilakukan melalui kuesioner, dan teknik analisis data menggunakan regresi linear berganda dengan bantuan SPSS versi 29. Hasil penelitian menunjukkan bahwa aspek keuangan dan *fintech P2P lending* berpengaruh positif dan signifikan terhadap kinerja UMKM di Kabupaten Sleman, sedangkan inklusi keuangan berpengaruh negatif dan signifikan. Secara simultan, ketiga variabel tersebut berpengaruh signifikan terhadap kinerja UMKM di Kabupaten Sleman. Temuan ini menunjukkan bahwa keberhasilan UMKM tidak hanya ditentukan oleh akses terhadap keuangan, tetapi juga kesiapan internal dan pemanfaatan teknologi secara maksimal.

Kata kunci: *Aspek Keuangan, Fintech Peer-to-Peer (P2P) Lending, Inklusi Keuangan, Kinerja UMKM*

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**THE INFLUENCE OF FINANCIAL ASPECTS, FINANCIAL INCLUSION,
AND PEER-TO-PEER (P2P) LENDING FINANCIAL TECHNOLOGY ON
THE PERFORMANCE OF MSMEs IN SLEMAN REGENCY**

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) have a significant role in national economic growth, including in Sleman Regency, which has shown a consistent increase in the number of business actors each year. However, the performance of MSMEs still faces various challenges, such as weak financial management, limited access to formal financial management, limited access to formal financial services, and the suboptimal use of financial technology. This study aims to analyze the effect of financial technology peer-to-peer (P2P) lending on the performance of MSMEs in Sleman Regency. This research employs an associative quantitative approach with a survey method. The population consists of all MSMEs registered with the Cooperative and MSME Office of Sleman Regency, with a sample of 380 respondents determined using the Slovin formula. Data were collected through questionnaires, and the analysis was conducted using multiple linear regression with the assistance of SPSS version 29. The results indicate that the financial aspect and fintech P2P lending have a positive and significant effect on MSME performance, while financial inclusion has a negative and significant effect. Simultaneously, the three independent variables significantly affect MSME performance. These findings suggest that the success of MSMEs depends not only on financial access but also on internal readiness and optimal utilization of digital financial services.

Keywords: Financial Aspect, Financial Inclusion, Fintech P2P lending, MSME Performance

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