

Influence Fintech And Digitalization To Performance Msmes

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Abstract

Majority performance finance MSMEs in Kemiling Not yet maximum Because not using fintech in process his business. Study This aim For researching the influence of fintech in MSMEs Which is at in Kemiling. In this digital era, MSMEs face new challenges to utilize digital technology to develop their business, but there are still many MSME players who do not understand the use of digital due to the lack of literacy in technology in this era of digitalization. MSME performance is the result of overall success during a certain period contained in the work results, targets, targets and criteria that have been determined and agreed upon together. Approach study used in study This that is study quantitative with use SPSS analysis tool. The population used in this research is SMEs in Subdistrict Kemiling with sample as much 50 respondents. Collection technique data use questionnaire on line Which spread through whatsapp. The tests carried out are data quality tests, classical assumption tests, and multiple linear tests. Results study This is fintech And digitalization has a positive effect and significantly to the performance of MSMEs both partially and jointly.

Keyword : fintech, digitalization, MSME performance.

INTRODUCTION

In era transformation digital, *fintec h (fintech)* has become Wrong One innovation which is significant in change landscape economy, especially in sector business micro, small, and intermediate (MSMEs). In Indonesia, MSMEs is bone back economy national,

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contribute more from 60% to product domestic gross (GDP) And provide field Work for part big force Work. However, although role importance in economics, MSMEs often time face various challenge, especially in access to service finance traditional, like capital and financing.

Problem Which faced MSMEs in Subdistrict Kemiling, Bandar Lampung, No regardless from context geographical, demographic, And economy region the. Many MSMEs in area This Which Still operate with model business traditional, so that *fintech* adoption become A challenge separately. Although potential use *fintech* For repair performance MSMEs very big, level understanding And adoption technology in circles perpetrator MSMEs Still low. Matter This result low level utilization *fintech*, Which impact on not enough optimally performance business they. Besides That, infrastructure digital in a number of region Still limited, Which slow down process digitalization And *fintech* adoption by MSMEs. Problem This the more aggravated by lack socialization And support from party government And institution related in educate perpetrator MSMEs about benefit *fintech* And digitalization in improving their business performance.

There is gap understanding about connection between ad *fintech* options, digitalization, and increase performance MSMEs. Part big studies Which There is more focused on aspects certain from *fintech* or digitalization, However not enough study how to integrate between both of them can give impact significant to performance MSMEs, especially in context local like in Subdistrict Kemiling. By Because That, research is needed Which can fill in gap This with study How *fintech* and digitalization can in a way siner gis contribute to increase performance MSMEs in area This.

Part big study previously use approach quantitative in measure the impact of *fintech* And digitalization to performance MSMEs. However, this approach often time No capable catch Din Amika And complexity Which happen in field, especially related with factors contextual like culture business local and level literacy digital. By Because That, study This need develop methodological approach Which more comprehensive, with combine method tive quantity And qualitative For get description Which more intact about How *fintech* and digitalization can influence performance MSMEs in Subdistrict Kemiling, Bandar Lampung.

With background behind problem in on, study This expected can make a contribution significant in understand role *fintech* And digitalization i in improve performance MSMEs, specifically in region Kemiling, Bandar Lampung. Study This also expected can give recommendation policy Which relevant for holder interest in support transformation digital MSMEs in Indonesia.



REVIEW BIBLIOGRAPHY***Fintech***

Fintech (*fintech*) has become one main driver innovation in global financial sector. *Fintech* covers various service an finance digital like payment electronic Which expected can increase inclusion finance, especially in country develop. According to Gomber *et al.* (2017), *fintech* possible creation service finance Which more fast, cheap, And can accessible by more Lots person, including business micro, small, And intermediate (MSMEs). *Fintech* Also act in reduce dependence on institution finance traditional, Which often time difficult reachable by MSMEs because limitations access and costs transaction the high one.

Fintech contribute to increase performance MSMEs through increase access to capital And efficiency operational. Zhang *et al.* (2019) state that *fintech* give opportunity for MSMEs For get financing with more easy and fast through *platforms P 2 P lending And crowdfunding*. With thus n, MSMEs can overcome constraint finance Which often time become obstacle main in development business they. More carry on, *fintech* possible MSMEs to adopt tool payment digital And management finance Which more effective, which is on turn can increase efficiency operational And Power sai ng they in the market. However, although Lots benefit Which offered, *fintech* adoption in circles MSMEs still face a number of challenges. According to Le e And Shin (2018), Wrong One challenge main is low literacy digital And finance in circles perpetrator MSMEs, which hinders ability they For utilise service *fintech* in a way optimal.

Besides That, issue security And protection data become attention Serious which influence trust MSMEs in adopt technology This. Study this emphasizes importance development infrastructure digital And increase literacy finance as step strategic For support adoption *fintech* Which more wide in circles MSMEs.

Fintech is results combined between service finance with technology Which change models a business conventional to business modern (Sustainable *et al.*, 2020). On year 2015, start formed A organization Which named *Association Fintech Indonesia* (*AFI*) which aim For awaken para perpetrator business MSMEs in build ecosystem *fintech* in Indonesia.

Fintech make method payment Can done with more easy And safe, because of technology the Keep going do breakthrough new Which useful serve para businessmen MSMEs. Wrong One type *fintech* is *payments gateways* Which is means of payment on *line* And works For describe And validate information in do a transaction as well as arranged by providers (Kurniawan *et al.*, 2018). *Payment gateways* This very liked by

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para e - commerce in running a business *on line* Because very profitable And give convenience in carry out transactions finance based digital. *Fintech* has bring transformation big in ecosystem finance. Wrong One profit main is accessibility. Through *fintech platforms*, perpetrator MSMEs can with easy access various service finance, such as loans business, payment digital, and financial management.

Fintech give solution ino vative For problem Which faced by perpetrator MSMEs, for example is service financing bbasi technology Which use data non- traditional For evaluate credit, so that give chance to MSMEs Which previously did not have access to financing conventional.

Fintech consists on 5 (five) component that is 1) Company stub *fintech*, like payment, management wealth, loans, *crowdfunding*, market capital, And company insurance, 2) Development technology, like computing cloud, analysis data, eye Money crypto, and developers media social, 3) Government, like regulators finance And body legislative, 4) Customer finance, like individual And organization, 5) Institution traditional finance, like a bank t traditional, company insurance, share.

Indicators of Financial Technology, Digitalization and MSME Performance.

According to Mulasiwi & Julialevi, (2020) there are indicators in Financial Technology, namely:

1. Perceived usefulness, meaning the benefits a person can feel from using technology that will improve their work performance.
2. Perceived ease of use, meaning that using technology can make it easier for someone to do their work.
3. Perceived risk, meaning a person's perception of a job risk so that they can anticipate a form of uncertainty and the consequences of the job.

Digitalization

Digitalization refer on process change information become format digital Which can accessible, processed, And managed through technology information. Digitalization No only covers transformation data physique become form digital, but Also change in models business, process operational al, And interaction between organization with customers they. According to Verhoef *et al.* (2021), digitalization has become pendo rong main innovation and efficiency in various industry, including sector manufacturing, service, And retail. In context business, digitalization possible company For optimize



alkan their operations, increase productivity, And create mark plus for customer through use technology digital.

Wrong One aspect important from digitalization is impact to Power competitive company. A studies by Bharadwaj *et al.* (2013) show that digitalization i makes it possible company For integrate technology information to in business strategy they, Which on turn can increase capability s company in responding change market with more fast And efficient. Digitalized Also open opportunities for company For explore model business new Which pushed by technology, like e - commerce, platforms digital, And service based clouds, Which can increase involvement customer And need axles market share.

However, although Lots benefit Which offered by digitalization, process This also present challenge Which significant. Westerman *et al.* (2014) emphasized that digitalization need change culture organization, development skills digital in circles employee, And investment Which significant in infrastructure technology. Besides That, issue security cyber And privacy data become challenge Which need resolved to ensure that digitalization walk with safe And in accordance with regulations applicable. By Because That, For succeed in process digitized, company need develop strategy Which holistic And ter integrated Which covers aspect technology, man, and process.

Digitalization is a process cobercion from technology analog to technology digital, use technology And data digital For increase performance, efficiency, or business model. According to Shrivastava (2017), digitalization is change interaction, communication, function, And model business become more advanced For reduce expenditure cost with do process optimization internally.

Digitalization is process change information, interaction, And operational business from form physique or analog become format digital Which can accessible, processed, And managed through technology information. Process This involve adoption technology digital in various aspects life And business, possible organization For increase efficiency, productivity, And innovation. According to Verhoef *et al.* (2021), digitalize si No just involves transformation data become form digital, but Also menca coup application of technology digital in process business, Which can create mark new for company and customer. In context business, digitalization possible company For optimize operational they And increase experience customer through use technology digital like clouds computing, big data, and artificial intelligence.

Besides That, digitalization often time interpreted as step beginning going to digital transformation, in where technology digital No only used For increase process efficiency Which There is but Also For create model business new And source that income different.

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Bharadwaj *et al.* (2013) emphasized that digitalization possible integration technology information in business strategy, Which can increase organizational capabilities in respond change market with more fast And efficient. With digitalization, company can reach customer in a way more wide, interact in a way more personal, And create experience user which are more Good.

However, digitalization Also demand change fundamental in organization, including in terms of culture, skills, And infrastructure technology. Westerman *et al.* (2014) explain that For reach benefit full from digitalization si, company need to do investment significant in technology And development skills digital between employee they. Besides That, attention to security cyber And privacy data becomes the more important along with increasing digitalization, remember risk Which related with use technology digital in scale big.

According to (Ramadhani & Trisnaningsih, 2022:5779) there are several indicators of digitalization, namely :

1. Knowledge Regarding the Digitalization of Financial Reports Knowledge regarding the digitalization of financial reports refers to the understanding and skills possessed by MSME players regarding the use of digital technology in the process of creating, storing and analyzing financial reports.
2. Using Smartphones to Prepare Financial Reports Using applications/software. This refers to the use of smartphone devices and applications or software to manage and compile financial reports.

Performance MSMEs

Performance business micro, small, And intermediate (UM KM) is factor key in growth economy, especially in country develop. MSMEs play a role significant in creating field Work, push innovation, And increase income national. According to Tambunan (2019), performance MSMEs can measured through various indicator, including growth sale, profitability, bag productivity, And Power competitive. Factors like access to capital, ability managerial, And adoption technology has influence Which big to performance MSMEs. Study show that increase access to source Power finance And training entrepreneurship can in a way significantly improve performance MSMEs.

Besides factor internal, environment external Also play role important in determine performance MSMEs. A s study by Grandma And Vans Zyl (2017) disclose that climate business, support government, And access to market Which wider very influence ability MSMEs For grow And develop. Regulatory changes, development technology, as well as

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condition economy global And local is elements that must noticed by MSMEs For guard sustainability business they. Therefore That, understanding Which deep about in dynamics market And environment external be important to the perpetrator MSMEs in planning business strategies they.

Literature Also highlighting importance innova si in increase performance MSMEs. Innovation product, process, And model business proven capable increase Power competitive MSMEs in the market Which the more competitive. According to study by Rosenbusch, Brinckmann, and Bausch (2011), MSMEs who innovate consistently tend have performance which are more Good compared to with Which No. Innovation possible MSMEs to adjust self with change market, fulfil need customer with better, And optimize operation business. However, challenge like limitations resource And lack knowledge often time hinder ability MSMEs For innovate, so that need exists supportyang more big from commanding And related institutions For overcome obstacle This.

Development technology Which the more advanced make Lots MSMEs popping up because perpetrator MSMEs given convenience For can productive. 5 (five) type usa ha yang There is on MSMEs that is 1) Business culinary, Which Lots interested by various circles And No need capital Which big, for example food processed frozen food, drink, until material raw, 2) Business fashion, covers manufacture And clothing sales, start from accessories, hat, until base foot And No need produce Alone product Which will for sale, but Can act as *resellers*, *dropshipper*, or import r clothes *thrift*, 3) Business beauty, for example selling various product beauty OK Yang originate from domestic no matter what outside country, like *make up* And *skincare*, 4) agribusiness, Which move in field agriculture covers sale And production agriculture, like fertilizer, results garden, seeds plant, pots, tool gardening, And results farmer, 5) automotive business, for example business place washing car or motorbike, rental car or motorbikes, buying and selling accessories For vehicle.

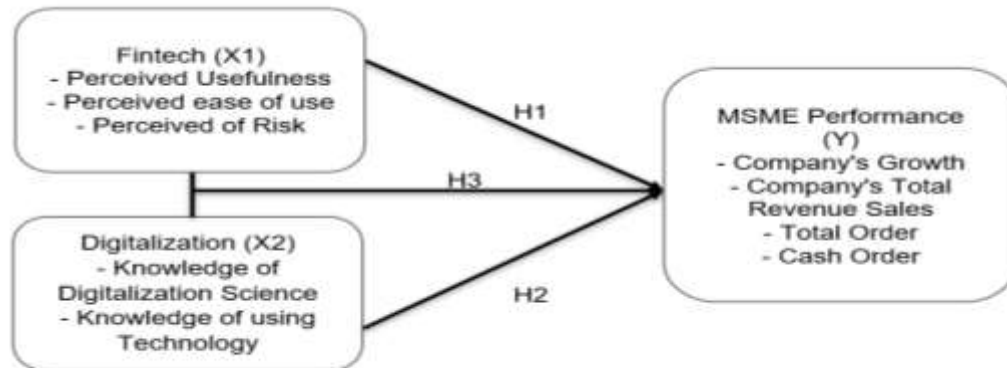
MSME Performance Indicators

According to Dwitya Ariwibawa (2016), there are four indicators for the financial performance of MSMEs, namely:

1. Company's growth.
2. The company's total revenue sales (company's total revenue sales).
3. Total orders (Total Order).
4. Cash position (cash position).

Based on a number of explanation Which has explained previously, so framework conceptualresearch can explained as follows.





Picture 1. Framework Concept al Study

Development Hypothesis

Wang et al. (2021) find that use *fintech*, specifically in matter access to service finance digital, own impact positive Which significant to growth And performance MSMEs in China. Study This show that *fintech* helps MSMEs overcome obstacle in access financing traditional, so that possible they For more flexible in manage current cash And investment. Nguyen *et al.* (2020) in Vietnamese show that adoption *fintech*, especially through the service payment digital And platforms financing, in a way significant increase efficiency operational And productivity MSMEs. Study This Also I took notes that *fintech* supports MSMEs in expand access market And increase Power competitive in digital era. Abubakar And Handayani (2018) disclose that *fintech* role important in increase inclusion finance in Indonesia, Which on turn improve performance MSMEs. They find that with *fintech*, MSMEs more easy to obtain loan And manage transaction finance, Which in a way significantly improve performance finance And per plant business they. Faith (2020) in Indonesia confirm that *fintech* give impact positive to performance MSMEs by speeding up process transaction, reduce cost operational, And increase access to various product finance. Study This Also show that use fintech makes it possible MSMEs For more fast adapt self with change environment business. With thus, hypothesis First Which submitted that is: H 1. *Fintech* influential positive And significant to performance MSMEs.

Abortion And Quartey (2010) found that digitalization help MSMEs increase efficiency operational And expand access market. Studies This show that technology adoption digital possible MSMEs For optimize process business they, Which in a way direct impact on increase performance And Power competitive. Mittal et al. (2018) show

that digitalization push innovation And strengthen MSME capabilities For adapt with change market. Studies This emphasized that MSMEs utilise technology digital tend own performance Which more Good because it can more effective in manage a source Power, reach customer, And offer product as well as service Which more innovative. Ghobakhloo (2020) show that digitalization in a way significant increase performance MSMEs in developing countries. Study This find that use technology digital makes it possible MSMEs For overcome various limitations traditional, like access to market And limitations source Power, Which on Finally increase efficiency and profitability they. With so lan, hypothesis second Which submitted that is: H 2. Digitalization influential positive and significant to performance MSMEs.

Gomber *et al.* (2017) show that integration *fintech* And digitalization has be a driving force main in increase performance MSMEs. Studies This disclose that usage service *fintech* like payment digital And platforms financing, when combined with digitalization operational, possible MSMEs For increase efficiency, expand market access, And speed up growth business. With thus, hypothesis third Which submitted that is : H 3. *Fintech* And digitalization in a way together influential positive And significant to performance MSMEs.

METHODOLOGY STUDY

Study This done For research perpetrator MSMEs in Kemiling. The number of MSMEs in Bandar Lampung is 60,696, while in Kemiling District there are 3,941 MSMEs. Technique collection data done by distributing questionnaires to obtain primary data. Number of samples use formula Slovin. Sample in study This is perpetrator MSMEs in keiling as much 50 respondents. Technique taking sample Which used is *simple random sampling* to perpetrator MSMEs in Kemiling.

Method analysis Which used is analysis quantitative. Scale score 1 It means very No agree (STS) until score 5 It means very agree (SS). Test quality data Which done with test validity, criteria Which implemented i.e. if $r \text{ count} > r \text{ table}$, then item or variable the valid, on the contrary If $r \text{ count} < r \text{ table}$, so item or variable the No valid, furthermore Test re liability Which used on study this uses method *cronbach alpha*, If reliability not enough from 0.6 is not good, meanwhile 0.7 can accepteddandi on 0.8 is good.

Test assumptions classic Which done is test normality, test linearity, And test heteroscedasticity. Test normality in research This use method Kolmogorov- Smirnov Z with criteria taking decision that is If mark significant > 0.05 then data residuals distribute normal And on the contrary. Test linearity data stated linear If mark significance (*linearity*)

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< 0.05 or mark significance (sig. deviation form *linearity*) > 0.05. Method For detect There is or not heteroscedasticity in model regression can with use test method Glejser with criteria If mark significance > 0.05 then no happen problem heteroscedasticity, on the contrary If mark the significance < 0.05 then it happens problem heteroscedasticity. Testing hypothesis done with t-test that is test partially for test influence independent variable in a way unlucky par against variables de penden. Coefficient determination (R²) used For know how much large r percentage donation influence variable independent den in a way together to variable dependent.

Analysis regression linear simple used For know big influence two or more variable free to adapt dependent variable, with formula as follows:

$$Y = \alpha + b_1 X_1 + b_2 X_2 + e$$

Where:

Y: MSME performance

a: Constant Value

b₁ : Coefficient regression with variables X₁

b₂ : Coefficient regression with variables X₂

X₁ : *Fintech*

X₂ : Digitalization

e: error term

RESULTS AND DISCUSSION

Based on results study, characteristics Den's response in study This summarized on Table 1 as following.

Table 1. Respondent profile

No	Description	Category	Frequency	%
1	Gender	Man	24	48
		Woman	26	52
2	Age MSMEs	< 1 year	16	32
		1-3 years	14	28
		> 3 year	20	40
3	Education Final	JUNIOR HIGH SCHOOL	2	4
		SMA/SMK	19	38
		D1, D2, D3, S1	29	58
4	Income per month	< Rp. 5 million	16	32



		Rp. 5 million - Rp. 15 million	23	46
		> Rp. 15 million	11	22
5	Monthly expenses	< Rp. 2 million	17	34
		Rp. 2 million - Rp. 5 million	23	46
		> Rp. 5 million	10	20
6	Use Fintech	Shopee Pay	15	30
		Gopay	9	18
		Ovo	5	10
		Danamas	4	8
		Other	5	30

Source: *Outputs SPSS (2024).*

Table 1 describe number of respondents on study This that is as much 50 person and dominated by Woman in build business MSMEs with average MSME actors open business during 1-3 year, education final on level D1 up to you S 1. majority of income in range Rp. 5 million - Rp. 15 million per month frequent transactions use *Fintech*. Majority respondents own total expenditure R p. 2 million - Rp. 5 million per month And on use product *Fintech* dominated on *Shopee Pay*. Test Results Validity Fintech, digitalization, and performance MSMEs summarized in Table 2 as following.

Table 2. Test Validity

Items Question	r count rtable (0.237)	Information
X.1.1	0.602	Valid
X.1.2	0.679	Valid
X.1.3	0.596	Valid
X.1.4	0.533	Valid
X.1.5	0.380	Valid
X.1.6	0.585	Valid
X.1.7	0.636	Valid
X.1.8	0.586	Valid
X.1.9	0.1	Valid
X.2.1	0.671	Valid
X.2.2	0.673	Valid
X.2.3	0.544	Valid
X.2.4	0.737	Valid
X.2.5	0.526	Valid



X.2.6	0.548	Valid
X.2.7	0.577	Valid
X.2.8	0.1	Valid
Y.1.1	0.525	Valid
Y.1.2	0.516	Valid
Y.1.3	0.501	Valid
Y.1.4	0.498	Valid
Y.1.5	0.599	Valid
Y.1.6	0.533	Valid
Y.1.7	0.422	Valid
Y.1.8	0.573	Valid
Y.1.9	0.508	Valid
Y.1.10	0.603	Valid

Source: *Outputs SPSS (2024)*.

Table 2 show that mark total *Correlation* each items statement show numbers Which beyond the table 0.237, their respective meanings statement item is said valid. Test Reliability can used For determine whether reliable instrument or No If mark *Cronbach 's Alpha* > 0.70 so can said reliable. Mark reliability can seen on Table 3 under This.

Table 3. Test Reliability

Variable	Cronbach' alpha	sN of items
Fintech (X1)	0.709	8
Digitalization (X2)	0.722	7
Performance MSMEs (Y)	0.753	14

Source: *Outputs SPSS (2024)*.

Results test reliability on Table 3 obtained conclusion that results test reliability *fintech* (X1) obtained mark *Cronbach 's alpha* 0.709 > 0.70 so that var iable *fintech* stated reliable. Digitalization (X2) obtained mark *Cronbach's alpha* 0.722 > 0.70 so that digitalization variable stated reliable. Performance MSMEs For variable performance MSMEs (Y) *Cronbach 's alpha* 0.753 > 0.70 so that variable performance MSMEs stated reliable. Normality Test aim For study whether in model regression, variable free and variables bound have distribution normal or No. Regression Which Good is regress



which asked distribute normal or approach normal. Test kolmogorov-smirnov > 0.05 then distributed normal And on the contrary.

Table 4. Results Test Normality

Unstandardized Residual

N		50
Normal Parameters a, b	Mean	.0000000
	Std. Deviation	4.43487687
Most Extreme Differences	Absolute	.104
	Positive	.065
	Negative	-.104
Test Statistics		.104
Asymp. Sig. (2- tailed)		.200 c,d

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Corrections.
- d. This is a lower bound of the true significance.

Mark asymp sig $0.200 > 0.05$ so data distribute normal. Based on results test for normality on table on can stated that mark significant 200. Mark significantly more big from 0.05 ($0.200 > 0.05$) so can concluded that mark residuals it is distributed normal.

Table 5. Test Multicollinearity s

Coefficients a		
Model	Collinearity Statistics	
Tolerance	VIF	
1	524	1,908
2	524	1,908

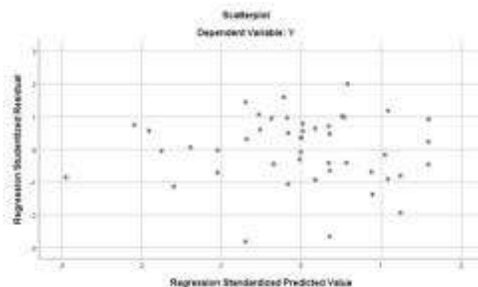
- a. Dependent Variables: Y

Mark *tolerance* > 0.10 And mark *VIF* < 10 so that No happen symptom multicollinearity. Results test multicollinearity on Table 5 can known that value *tolerance*

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For *Fintech* variable (X 1) 0.524 And mark *tolerance* For digitalization (X 2) is 0.524, mark *tolerance* from second variable the is more from > 0.10 . Mark VIF from variable *Fintech* (X 1) is 1,908. So can concluded that mark VIF from second variable on is h more small < 10 . Based on evaluation the can concluded that No happen multicollinearity between independent variable.



Picture 2. Scatterplot

Model regression Which Good is Which No happen heteroscedasticity. Model regression is said No happen heteroscedasticity if dot, dot, dot on scatterplot regression No form pattern certain like spread on And under number 0 on axis Y And following as an additional tab el from results.

Table 6. Test Heteroscedasticity

Coefficients a

Unstandardized Coefficients				Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	-.194	4,427		-.044	,965
	X1	.106	,169	.126	,628	,533
	X2	,001	,165	,001	,006	,995

a. Dependent Variables: ABSTRACT

Mark sig > 0.05 then no symptoms occur heteros in research.



Table 7. Test Coefficient (R²)

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	,681 ^a	,464	,441	4,528

a. Predictors: (Constant), X₂, X₁

b. Dependent Variables: Y

The size influence Which given X to Y as big as 46.4%. Based on analysis coefficient determination on Table 7 can known mark R² as big as 46.4% show that 46.4% variable *Fintech* And digitalization influence performance finance on MSMEs in Kemiling, whereas 53.6% influenced by variable other Which No discussed in research This.

Test statistics t on basically show how much Far influence One variable freely individual in explained variation variable related. Provision in test t is If t count < t table so H₀ accepted or H_a rejected whereas if count > t table so H₀ rejected And H_a accepted and If mark sig < 0.05 then H₀ rejected And H_a accepted.

Table 8. Multiple Linear Regression Test (t Test)

Coefficients a

Model	Unstandardized Coefficients			Standardized Coefficients Beta	t	Sig.
	(Constant)	B	Std. Error			
1	(Constant)	11,592	7,622		1,521	.135
	X ₁	,751	,291	,381	2,582	.013
	X ₂	,696	,285	,360	2,442	.018

Variable X₁ And X₂ influential positive to Y Because mark sig < 0.05 and calculate the value > t table mark For t table on a = 5% (Test two side) with degrees freedom (df)=n-k1, where n = amount sample And k = amount variable in dependent, So df = 50- 2- 1 = 47. With testing two side (signification = 0.05), so obtained t t able as big as 0.679.

Based on results multiple linear regression test (test t) on can seen that on variable *fintech* own t count big deal 2,582 And t table 0.679 so that t count > t table (2,582 > 0.679) then H₁ accepted. On mark sig < 0.05 (0.013 < 0.05) so H₁ accepted. So, can



concluded that *Fintech* I have influence to performance MSMEs in Kemiling. Based on results test multiple linear regression test (test t) on can seen that on digitalization variable to performance MSMEs own t count sebes ar 2,442 And t table 0.679 so that t count > t table (2,442 > 0.679) so H2 accepted. On mark sig as big as sig < 0.05 (0.018 < 0.005) so H 2 accepted. So, can concluded that digitalization have influence on performance MSMEs in Bandar Lampung.

Test F statistics on basically show whether all variable free (independent) entered in variable This have influence in a way simultaneous to dependent variable (dependent). Terms in Test F This is If F count > F table so H 0 accepted Ha rejected, whereasif F count < F table so H 0 rejected And Ha accepted.

Table 9. Test Significant Simultaneous (Uji F)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	834,441	2	417.221	20,347	,000 b
	Residual	963,739	47	20,505		
	Total	1798.180	49			

a. Dependent Variables: Y

b. Predictors: (Constant), X2, X1

Variable X 1 And X 2 influential s simultaneous to Y Because mark sig < 0.05 And mark f count > f table. Mark F table For significance $\alpha = 0.1$ with regression (df 1) is 2 and residuals (df 2) is 47 (originate from total al *regression*), so results Which obtained for F table as big as 3.19. From results Test signification (Test F) on thatnila i F count as big as 20,347 whereas F table as big as 3.19 so that F count > F table (20,347 > 3.19) so Ha accepted. Next to mark Sig as big as 0,000 so that niali Sig < 0.05 (0.000 < 0.05) so Ha accepted. So can concluded that in a way simultaneous *Fintech* And digitalization has influence to Performance MSMEs in Kemiling as big as 20.3%.

Influence Fintech to Performance MSMEs

Fintech And digitalization influential positive And significant to Performance MSMEs. Results show big responde n Which benefited on use *fintech*. Research result This in line with study about *Fintech* Which done by Wang, Y., Shen, M., & Zhang, R. (2021); Nguyen, m T., Ngo, L. V., & Dao, D. D. (2020); Abubakar, L., & Handayani, R.



(2018); Faith, N. (2020). Matter This state that *Fintech* have influence on Performance MSMEs Because as tool transaction Which expected from business Which they live it will the more proceed And develop as it develops era And technology. Study This prove that influence product *Fintech* like Shopee Pay from Shoppee, Gop ay from Gojek, Ovo from Grab, Danamas, really big in field MSMEs Because the transaction done very easy And effective. They feel income the seller continues experience improvement significant.

Influence Digitalization to Performance MSMEs

Results study show that digitalization influential positive And the significant to performance MSMEs in Subdistrict Kemiling. Matter This show that the higher it is utilization digitalization will contribute to performance MSMEs. By because of that, MSMEs Which apply digitalization i tend experience increase income and profitability. In the future world dig ital digitalization No only A opportunity for MSMEs, However Also is A need in face competition Which the more strict And change fit Aryang fast. A number of convenience offered from digitalization like promotion Which more efficient with reach target market Which more spacious as well process transaction Which easy. Aspect Understanding perpetrator U MKM towards transformation digital become role Which very important in development And sustainability MSMEs. With Digitalization MSMEs the perpetrator MSMEs Kemiling District find method Which very help in do marketing And offer product nor business they through media digital. There is technology used in digitalization UM KM Which can give understanding to individuals, so that digitalization UMK M capable For increase performance MSMEs which will impact on sustainability MSMEs in Subdistrict Kemiling. Results study This in line with study Which done by Abortion And Quartey (2010); Mittal et al. (2018); Ghobakhloo (2020) Which explain ra partial digitalization influential on performance MSMEs.

CONCLUSION

Based on discussion previously, so obtained conclusion namely :

1. *Fintech* influential positive And significant to performance MSMEs.
2. Digitalization influential positive And significant impact on performance MSMEs.
3. *Fintech* And digitalization in a way together influential positive And significant on performance MSMEs.

SUGGESTION

As for Suggestion Can given after do study This is :

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1. Recommended For party MSMEs city Bandar Lampung specifically Kemiling District more notice factors the because the more its height level competition in era digitalization And the more dynamic need And desire para perpetrator MSMEs.
2. Researcher furthermore interested to title Influence *Fintech* And Digitalization on financial performance MSMEs in Bandar Lampung.

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