ABSTRAK

Penelitian ini bertujuan untuk meneliti pengaruh modal usaha, *e-commerce* dan *financial technology* terhadap kinerja keuangan UMKM. Metode yang digunakan pada penelitian yaitu kuantitatif dengan populasi 6.335 UMKM di Kecamatan Telukjambe Timur Kabupaten Karawang. Teknik pengambilan sampel yang digunakan adalah *purposive sampling* dengan menggunakan rumus slovin sehingga diperoleh sampel sebanyak 98 UMKM. Teknik pengumpulan data yang digunakan adalah data primer berupa kuesioner. Berdasarkan hasil uji hpotesis secara parsial (uji-t) menunjukkan bahwa modal usaha diperoleh t-hitung > t-tabel (4,970 > 1,66088) dan nilai sig. 0,000 < 0,05. *e-commerce* diperoleh t-hitung < t-tabel (3.342 > 1,66088 dan sig. 0,001 > 0,05, *financial technology* (X3) diperoleh bahwa t-hitung > t-tabel (6,123 > 1,66088) dan nilai sig. 0,000 < 0,05. Berdasarkan hasil uji hipotesis secara simultan bahwa variabel modal usaha, *e-commerce* dan *financial technology* diperoleh nilai F-hitung > F-tabel (29,139 > 2,70) dan nilai sig. 0,000 < 0,05.

Hasil penelitian menunjukkan bahwa secara parsial modal usaha, *e-commerce* dan *financial technology* berpengaruh positif dan signifikan terhadap Kinerja Keuangan. Secara simultan modal usaha, *e-commerce* dan *financial technology* berpengaruh positif dan signifikan terhadap kinerja keuangan. Nilai koefisien determinasi dalam penelitian ini menunjukkan nilai 0,644. Hal ini berarti bahwa modal usaha, *e-commerce* dan *financial technology* mempunyai peranan 64,4% terhadap kinerja keuangan.

Kata Kunci: Modal usaha, *e-commerce*, *financial technology*, kinerja keuangan.

ABSTRACT

This study aims to examine the effect of venture capital, e-commerce and financial technology on the financial performance of MSMEs. The method used in this research is quantitative with a population of 6,335 MSMEs in Telukjambe Timur District, Karawang Regency. The sampling technique used was purposive sampling using the slovin formula so that a sample of 98 SMEs was obtained. The data collection technique used is primary data in the form of a questionnaire. Based on the partial results of the hypothesis test (t-test) it shows that working capital is obtained by t-count > t-table (4.970 > 1.66088) and the sig. 0.000 < 0.05. e-commerce obtained t-count < t-table (3.342 > 1.66088 and sig. 0.001 > 0.05, financial technology (X3) obtained that t-count > t-table (6.123 > 1.66088) and sig. 0.000 < 0.05. Based on the results of simultaneous hypothesis testing that the variables of business capital, e-commerce and financial technology obtained F-count > F-table (29.139 > 2.70) and a significant value of 0.000 < 0.05.

The results showed that partially business capital, e-commerce and financial technology had a positive and significant effect on financial performance. Simultaneously business capital, e-commerce and financial technology have a positive and significant effect on financial performance. The coefficient of determination in this study shows a value of 0.644. This means that business capital, e-commerce and financial technology have a role of 64.4% of financial performance.

Keywords: Business capital, e-commerce, financial technology, financial performance