

ABSTRAK

PENGARUH INKLUSI KEUANGAN, DIGITAL PAYMENT, DAN PRODUK RAMAH LINGKUNGAN TERHADAP KINERJA UMKM (Studi UMKM *Food & Beverages* Bandar Lampung)

Oleh

M Reyhan Pahlevi

Penelitian ini mengkaji inklusi keuangan, *digital payment*, dan produk ramah lingkungan terhadap kinerja UMKM studi UMKM *food & beverages* Bandar Lampung. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan explanatory research. Sampel pada penelitian ini adalah pelaku UMKM *food & beverages* Bandar Lampung, dengan jumlah responden sebanyak 100, yang dilakukan dengan teknik *purposive sampling* secara *accidental sampling*. Analisis data dilakukan dengan menggunakan analisis deskriptif dan analisis regresi linier berganda. Hasil penelitian ini menunjukkan pertama inklusi keuangan berpengaruh signifikan dengan arah hubungan yang positif terhadap kinerja UMKM, kedua digital payment berpengaruh signifikan dengan arah hubungan yang positif terhadap kinerja UMKM, ketiga produk ramah lingkungan berpengaruh signifikan dengan arah hubungan yang positif terhadap kinerja UMKM, terakhir secara simultan inklusi keuangan, digital payment, dan produk ramah lingkungan berpengaruh signifikan dengan arah hubungan yang positif terhadap kinerja UMKM.

Kata kunci: Inklusi Keuangan, *Digital Payment*, Produk Ramah Lingkungan, dan Kinerja UMKM

ABSTRACT

THE INFLUENCE OF FINANCIAL INCLUSION, DIGITAL PAYMENTS, AND PRODUCTS ENVIRONMENTALLY FRIENDLY TO THE PERFORMANCE OF MSMES (MSME *Food & Beverages* Study in Bandar Lampung)

By

M Reyhan Pahlevi

This study examines the inclusion of finance, *digital payments*, and environmentally friendly products on the performance of MSMEs in the Bandar *Lampung food & beverages* MSME study . This research is a quantitative research with an explanatory research approach. The sample in this study is MSME *food & beverages* actors in Bandar Lampung, with a total of 100 respondents, which was carried out by *purposive sampling* technique by *accidental sampling*. Data analysis was carried out using descriptive analysis and multiple linear regression analysis. The results of this study show that first, financial inclusion has a significant effect on the direction of a positive relationship on the performance of MSMEs, second, digital payments have a significant effect on the direction of a positive relationship on the performance of MSMEs, third, environmentally friendly products have a significant effect on the direction of a positive relationship on the performance of MSMEs, and finally simultaneously financial inclusion, digital payments, and environmentally friendly products have a significant effect on the direction of positive relationships to the performance of MSMEs.

Keywords: Financial Inclusion, *Digital Payment*, Eco-Friendly Products, and MSME Performance