Looking at the Financial Performance of MSMEs: Do Financial Literacy, Fintech Lending, and the Effectiveness of Digital Payment Affect?

Nika Esti Rahayu[1*], Rosida Ibrahim[2], Asri Primasiwi[3], Abdul Azis[4]

[1, 2, 3] Politeknik Negeri Madiun, Madiun, Indonesia
[4] Institut Teknologi Sepuluh Nopember, Surabaya, Indonesia

Abstract

The study aims to test the effect of financial literacy, fintech peer-to-peer lending, and digital payment on the financial performance of Micro, Small, and Medium Enterprises in Madiun City. The research method uses a quantitative approach with a sample of 394 MSME actors. The data analysis technique uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The results of the study indicate that financial literacy and fintech peer-to-peer lending have a positive effect on the financial performance of MSMEs. Meanwhile, digital payment does not affect the financial performance of MSMEs. The limitations of this study are that the sample and research variables are still limited. Despite the limitations, this study has practical implications as a reference for Micro, Small, and Medium Enterprises regarding the importance of financial literacy, fintech peer-to-peer lending, and the use of digital payments on financial performance.

Keywords: Financial Literacy, Financial Technology, Digital Payment, Financial Performance, MSMEs.

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have made a significant contribution to the Indonesian economy, including in creating jobs and increasing people's income. The rapid development of technology has affected the national economy. This is evidenced by the many financial services that use technology to manage funds or channel funds through certain accounts in cyberspace. The micro, small and medium enterprise (MSME) sector in Madiun City is becoming a favorite. Some 50% of Madiun City's economic growth is boosted by the circulation of money from the MSME sector(Erlita, 2024). Madiun City Government actively supports the development of MSMEs through various training programs and access to capital. If the manuscript is a conceptual article, then the introduction contains the background and purpose of writing the conceptual article. Explain why a concept theory or theme is interesting to study conceptually. Explain the purpose of writing a conceptual article based on the arguments presented in the background. The introduction is narrated *concisely* and uses relevant reference sources.

Table 1. Number of MSMEs in Madiun City

Year	Number of MSMEs
2020	23,545
2021	23,618
2022	23,672
2023	23,768

Data source: opendata.madiunkota.go.id/

Based on table 1 above, it can be seen that the rate of increase in MSMEs in Madiun City is quite significant; namely in 2020 the number of MSMEs was only 23,545 units, then increased in 2021 by 23,618 units, in 2022 to 20,672 and in 2023 the total number of MSMEs was 23,768 units. The development of MSMEs is likely to continue to increase every year following the level of consumption or demand from the community. The growing number of MSMEs and the support from the government are different from the reality. In reality, MSMEs still need attention because of the many problems they face. MSMEs are often late in adapting to the times, one of which is caused by difficulties in dealing with conventional problems such as limited human resources, marketing strategies, financial problems, ownership, and various other challenges that directly affect business development (Barus et al., 2023)In addition, there are still Micro, Small and Medium Enterprises that face challenges in effective financial management, which can affect the financial performance and business performance being run (Iramani et al., 2018).

Financial performance is generally used as a measure of business health. Financial performance can be used as a medium in subjective measurement in providing an overview of the effectiveness of asset utilization to increase business income (Lubis, 2021). According to Adriani and Yuniar (2023), efforts to improve the performance and sustainability of MSMEs in the long term require various strategic actions. Possible actions taken by MSME actors are to increase insight into financial literacy as a consideration in making effective financial decisions. In addition, MSME actors can also utilize technology-based services in financing through financial technology peer-to-peer lending to gain access to technology-based financing and utilize digital payment platforms in buying and selling transactions.

Financial literacy refers to an individual's ability to understand and use a variety of financial skills, including budget management, financial planning, and debt-related decision-making (Iramani et al., 2018). Meanwhile, according to Wiagustini et al. (2023) financial literacy is defined as the skills and abilities of individuals to use existing resources effectively to achieve desired financial goals. Financial literacy includes knowledge and understanding of financial concepts

and risks, as well as the ability to make effective financial decisions that can improve the financial well-being of individuals and society.

Financial technology (fintech) has revolutionized the way we interact with financial services. With the presence of fintech, traditional banking has changed significantly and attracted the attention of the media and investors. Based on data from the Financial Services Authority (OJK), as of March 2022, the number of Fintech companies based on peer-to-peer lending that have been licensed is 102 companies. This number has increased significantly in just five years since the issuance of the Financial Services Authority Regulation regarding the online lending system (Peer-to-Peer Lending) at the end of 2017. This is because fintech is considered a financial service that is intervened by innovative technology to meet future needs such as high levels of efficiency, cost reduction, improved business processes and speed of flexibility and innovation. The ease of access provided by the internet then provides benefits not only for companies as service providers, but also for the community as customers, investors as fund owners, business people and regulators as policymakers.

Fintech Peer-to-Peer (P2P) Lending is a platform that brings together lenders and borrowers directly through technology. This model has become an important alternative in financing, especially for micro, small, and medium enterprises (MSMEs) that often have difficulty gaining access to traditional financing. Fintech Peer-to-Peer (P2P) Lending can help Micro, Small, and Medium Enterprises in obtaining business capital which is ultimately used as a consideration in measuring financial performance (Syarifah et al., 2020).

Digital payments have become one of the most important innovations in the modern financial ecosystem that provides convenience and speed in making transactions. As more and more businesses and individuals switch to digital payment methods, their impact on financial performance is becoming increasingly apparent. Digital payments refer to financial transaction methods that are carried out electronically, without using physical cash, which includes various forms of payment by utilizing digital technology to facilitate the transfer of funds between buyers and sellers. By using digital payments, MSMEs can gain experience in running a business more effectively and efficiently which can reduce operational costs. This is evidenced by the results of previous studies which state that the usefulness of information technology can be explained by the quality of the technology (Musyaffi et al., 2024).

This study focuses on the relationship between financial literacy, fintech peer to peer lending and digital payment on the financial performance of MSMEs in Madiun City. Thus, the purpose of this study is to analyze the influence of financial literacy, fintech peer-to-peer lending and digital payment on the financial performance of micro, small and medium enterprises in Madiun City. The results of this study are expected to provide benefits both theoretically and practically. Theoretically, this study is expected to provide academic insight for researchers as additional knowledge and input in research on matters related to MSME financial performance. Practically, the results of this study are expected to provide benefits for MSME actors to always pay attention to financial performance and factors that can influence it, namely financial literacy, fintech peer to peer lending and digital payment.

Financial performance is a benchmark for company management in making decisions. The size of the performance achieved depends on the performance of the company's management, both from each individual and group within the company (Astuti & Lestari, 2024). Stable financial performance of a business unit is an attraction for investors to invest capital in the business unit (Putri & Sungkono, 2023). Therefore, maintaining the stability of financial performance is one of the goals that a business unit must achieve. Financial performance can be shown through financial reports. In this study, the financial performance indicators used are profitability, liquidity, solvency, operational efficiency and growth.

According to Putri and Sungkono (2023), every business run by a company needs to know and analyze the condition and financial health of the company so that managers can correct and improve the company's financial performance. Financial performance can also be stated as the results obtained from various activities carried out with available financial resources. Financial performance can be seen through the results of financial report analysis or financial ratio analysis. (Octavina & Rita, 2021).

According to Financial Services Authority (2016), financial literacy is knowledge, skills and beliefs that are influenced by attitudes and behaviors to improve the quality of decision-making and financial management in order to achieve prosperity. In this study, the financial literacy indicator refers to (Remund, 2010) states include: knowledge of financial concepts, the ability to manage personal finances, the ability to make financial decisions, and the confidence to make financial plans for the future.

According to study Rusnawati et al. (2022) and Wiagustini et al. (2023) states that financial literacy has a significant effect on financial performance because financial literacy occurs when individuals have a set of skills and abilities that allow them to utilize existing resources to achieve their desired goals. In other words, financial literacy is the level of knowledge and ability of a person in managing finances for financial decision-making, of course MSME actors must have a good level of understanding and ability in managing finances to improve their financial performance. Based on the statements presented, the following hypothesis can be formulated: H_1: Financial literacy has a positive effect on the financial performance of MSMEs in Madiun City.

Financial technology (fintech) is an innovation in the financial services industry that utilizes the use of technology. Fintech products are usually in the form of a system built to run a specific financial transaction mechanism (Financial Services Authority, 2016). Based on Bank Indonesia Regulation Number 19/12/PBI/2017 (2017) on financial technology states that this financial technology must meet the following criteria: innovative, can have an impact on existing financial products, services, technologies and/or business models, can provide benefits to the community, can be used widely, and meet other criteria set by Bank Indonesia. Bank Indonesia (2016) classifies financial technology into four categories as follows:

1. Payment, Settlement, and Clearing, namely fintech provides payment system services organized by banking institutions and Bank Indonesia.
2. Market Aggregator, which is a fintech that provides financial data owned by banks about various aspects of financial products such as prices, various features and benefits. This system can make it easier for users to make choices by comparing the right financial products.
3. Risk Management and Investment, namely fintech can help users in making decisions related to certain financial planning steps. Users who have funds can easily manage their finances to arrange the right investment or insurance instruments according to the user's wishes.
4. Peer to Peer Lending (P2P Lending), namely fintech offers direct loans online through a kind of application or website, which brings together fund owners (investors) and borrowers such as startup entrepreneurs or MSMEs who need funds with a predetermined interest rate.

According to the Financial Services Authority (2016), Fintech Peer-to-Peer (P2P) Lending is a money lending service in rupiah currency directly between creditors/lenders and debtors/borrowers based on information technology. The peer to peer lending program provides unsecured loans to MSMEs who consider bank credit requirements too strict (Sukma et al., 2024). In this study, the indicators of fintech peer-to-peer lending consist of: knowledge about Fintech P2P Lending, trust in Fintech P2P Lending and the benefits of Fintech P2P Lending. According to (Harp et al., 2021; Lubis, 2021; Sukma et al., 2024) there is a positive influence

between fintech peer-to- peer lending on the financial performance of Micro, Small and Medium Enterprises. Based on the statements presented, the following hypothesis can be formulated:

H_2: Fintech peer to peer lending has a positive effect on the financial performance of MSMEs in Madiun City.

Digital payments or digital payments are payment systems that have been specifically developed to handle payments for goods electronically via the internet (Adriani & Yuniar, 2023). Digital payment is a non-cash payment method that is carried out through a digital platform, allowing financial transactions without using cash. In digital payment transactions, the payer and recipient use digital mode to pay and receive money for all payment transactions made (Puspita, 2019). By using digital payments, MSMEs can gain experience in running their business more effectively and efficiently (Musyaffi et al., 2024). In this study, digital payment indicators consist of: knowledge about digital payments, frequency of use and ease of use.

According to research (Adriani & Yuniar, 2023; Annisa et al., 2024; Musyaffi et al., 2024), digital payment has a positive impact on financial performance. Digital payment helps consumers and MSMEs in the efficiency of time required to make transactions, as well as providing convenience with flexible payment options. Digital payment also contributes to supporting the development of the digital business ecosystem, including e-commerce and other online platforms. Based on the statements presented, the following hypothesis can be formulated:

H_3: digital payments have a positive effect on the financial performance of MSMEs in Madiun City.

Based on the theoretical basis and references from previous research, the following research model can be developed:
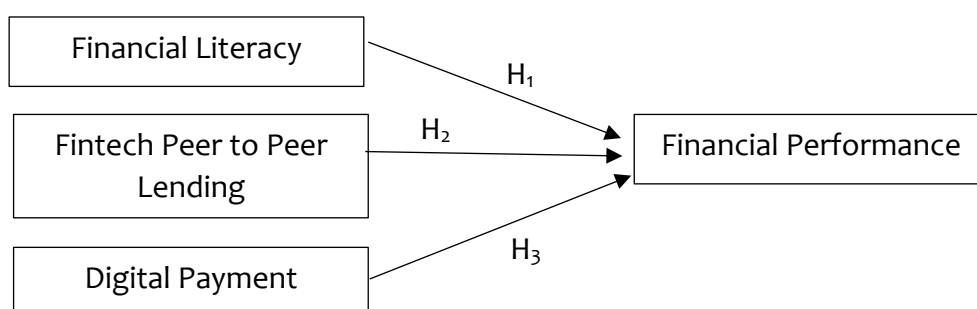

Figure 1. Research Model

METHOD

This study uses a quantitative approach, which focuses on objective measurement of social phenomena. This study was conducted in Madiun City. The population in this study were all MSMEs in Madiun City that already have a Business License Number (NIB). The sample will be selected randomly from the population and 394 respondents were obtained based on Slovin's Formula with an error rate of 5% to calculate the minimum number of samples. The data collection technique was carried out through questionnaires distributed to MSME actors in Madiun City. To reduce bias, this study will maintain data confidentiality and ensure that respondents feel comfortable providing honest information. The data analysis technique for this study uses Partial Least Square-Structural Equation Modeling (PLS-SEM). The data is processed using SmartPLS version 3 software to conduct an analysis consisting of financial literacy, fintech lending and digital payments as independent variables and financial performance as the dependent variable. There were some steps in formulating the research instrument. Firstly, we conducted a literature review of the previous studies related to financial literacy, fintech peer to peer lending, digital payment and financial performance of MSMEs such as Iramani et al. (2018),

Lubis (2021) Musyaffi et al. (2024), Syahputra et al. (2024) and Syarifah et al. (2020). Secondly, the researchers evaluated all indicators of the previous research instruments and modified by the research context. The reliability was measured using Cronbach's alpha which the minimum suggested by Hair et al. (2010) of 0.6.

Table 2. Operationalization of Variables

Variables	Statement	Scale
Financial Literacy	1. I understand basic financial terms, such as savings, investments, and debt.	Ordinal
	2. I understand the difference between assets, liabilities andcapital.	Ordinal
	3. I can explain financial concepts topersonwho do not have a financial background.	Ordinal
	4. I took notes expenditure and my income regularly.	Ordinal
Fintech Peer to Peer Lending	1. I have used P2P lending platforms to borrow money.	Ordinal
	2. I believe that P2P lending platforms have a good protection system for users.	Ordinal
	3. I feel that P2P lending services make it easier to get loans.	Ordinal
Digital Payment	1. I am aware of the different types of digital payment methods available (e.g. e-wallet, bank transfer, QR code).	Ordinal
	2. I use digital payments more often than cash.	Ordinal
	3. I feel that the process of using digital payments is easier and faster than cash payments.	Ordinal
Financial performance	1. My business generates a stable net profit every month.	Ordinal
	2. I have enough cash to cover my business debts.	Ordinal
	3. My business income has shown positive growth in recent periods.	Ordinal

Data source: own information (2024)

RESULTS AND DISCUSSION
Outer Model Analysis
The analysis of outer model was carried out to determine the validity of the data (Ghozali & Latan, 2015). The outer model consists of convergent validity test, discriminant validity test composite reliability and cronbach's alpha.

Convergent Validity
Convergent Validity in SmartPLS software is the same as outer loading/loading factor. The loading factor requirement for exploratory research is 0.6 – 0.7, however for initial stage research of the development of measurement scales, loading factor values 0.5 – 0.6 is still considered sufficient (Chin (1998) in Ghozali & Latan, 2015)). The other measurement of convergent validity is by looking at the Average Variance Extracted (AVE) value. Average Variance Extracted value should ideally > 0.5 which means good convergent validity (Ghozali & Latan, 2015).

Table 3. Outer Loading Results

Statement	Financial Literacy	Fintech Peer-to-Peer Lending	Digital Payment	Financial performance
FL1	0.757			
FL2	0.817			
FL3	0.730			
FL4	0.897			
FP2PL1		0.804		
FP2PL2		0.745		
FP2PL3		0.762		
DP1			0.817	
DP2			0.907	
DP3			0.713	
KK1				0.713
KK2				0.694
KK3				0.833

Data source: SmartPLS 3 output (2024)

Based on the analysis results in table 3 shows that all statements in the questionnaire already have an outer loading value of > 0.6, so that it is declared feasible or valid for use in research. The next stage of convergent validity analysis is to use Average Variance Extracted (AVE).

Table 4. Results of Average Variance Extracted (AVE)

Variables	*Average Variance Extracted* (AVE)
Financial Literacy	0.645
Fintech Peer to Peer Lending	0.594
Digital Payment	0.666
Financial Performance	0.562

Data source: SmartPLS 3 output (2024)

Based on the analysis results in table 4 can be seen that Average Variance Extracted (AVE) value of the Financial Literacy (FL) is variable 0.645, the Fintech Lending (FLP2PL) variable is 0.594, the Digital Payment (DP) variable is 0.666, and the Financial Performance (FP) variable is 0.562. The results showed that all AVE values for each variable were greater than 0.5, which means that the minimum limit of AVE had been met and the results of this study were in accordance with the recommendations of Ghozali and Latan (2015). Based on these results, it can be concluded that the validity of convergence based on the loading factor value and AVE value has been met, therefore all indicators in this study are declared valid and is suitable for further analysis.

Discriminant Validity

Discriminant validity is the level of differentiation of an indicator in measuring the construct of an instrument. Discriminant Validity can be measured using the Fornell-Larcker Criterion by comparing the root value of the Average Variance Extracted (Fornell-Larcker Criterion) with the correlation value between latent variables. The root value of Average Variance Extracted must be greater than the correlation between latent variables. The value of the indicator's correlation construct must be greater with respect to its association construct than other constructs. The greater value indicates the suitability of an indicator to explain its social constructs compared to explaining other constructs (Henseler et al., 2016).

Table 5. Fornell-Larcker Criterion Results

Variables	Digital Payment	Financial Literacy	Fintech Peer to Peer Lending	Financial Performance
Digital Payment	0.816			
Financial Literacy	-0.319	0.803		
Fintech Peer to Peer Lending	-0.376	0.327	0.771	
Financial Performance	-0.260	0.651	0.395	0.749

Data source: SmartPLS 3 output (2024)

Based on analysis results in table 4, all the roots of the AVE (Fornell Larcker Criterion) of each construct are greater than their correlation with the other variables. The AVE root value of digital payment with the variable digital payment is 0.816, the value is greater than the correlation with other constructs (financial literacy: -0,319, fintech peer to peer lending: -0.376, and financial performance: -0.260. of -0.319, -0.376, -0.260). Then the AVE root value of financial literacy with the variable financial literacy is 0.803, the value is greater than the correlation with other constructs (fintech peer to peer lending: 0,327, and financial performance: 0.651). The AVE root value of fintech peer to peer lending with the variable fintech peer to peer lending is 0.771, the value is greater than the correlation with other constructs (financial performance: 0.395). The AVE root value of financial performance with the variable financial performance is 0.749, the value is greater than the correlation with other constructs (digital payment: -0,260, financial literacy: 0,651, and fintech peer to peer lending: 0.395). Thus, it can be concluded that all constructs or latent variables already have good discriminant validity, where in blocks the construction indicator is better than other block indicators.

Composite Reliability and Cronbach's Alpha

The composite reliability evaluation is carried out by looking at the composite reliability value of the indicator block that measures the construction and the value of Cronbach's alpha.

Table 6. Cronbach's Alpha and Composite Reliability Values

Variables	Cronbach's Alpha	Composite Reliability
Financial Literacy	0.815	0.878
Fintech Peer to Peer Lending	0.662	0.814
Digital Payment	0.763	0.856
Financial Performance	0.615	0.792

Data source: SmartPLS 3 output (2024)

A construct is said to be reliable if the composite reliability value is more than 0.7, the Average Variance Extracted (AVE) value is more than 0.5 and the recommended Cronbach's alpha value is more than 0.6 (Ghozali & Latan, 2015; Sugiyono, 2019). Based on the analysis results in table 6, the Cronbach's alpha value on all variables are ≥ 0.6 and composite reliability ≥ 0.6. This proves that the variables used in this study have met the reliability test criteria.

Inner Model Analysis
Coefficient of Determination (R²)

Table 7. Coefficient of Determination (R²)

Variables	R Square
Financial Performance	0.461

Data source: SmartPLS 3 output (2024)

Based on table 7, the R^2 value is 0.461 or 46.1% so that it can be stated that 46.1% of factors that can affect financial performance variables are explained by financial literacy, fintech peer-to-peer lending and digital payment. Meanwhile, the remaining 53.9% is explained by other variables not examined in this research model.

Effect Size (f²)

The value of the F-square is useful for calculating on the model, whether the construct is eliminated has a significant impact on the endogenous construction of the construction. In determining the magnitude of the effect size, if the value is between 0.02 then the value is small, if the value is in the range of 0.15 until less than 0.35 the value is moderate, and if it is in the range more than equal to 0.35 the value is large (Hair et al., 2014; Hardisman, 2021). The following is data from F-Square obtained from PLS 3.0.

Table 8. Effect Size (f²)

Variables	Financial performance
Financial Literacy	0.538
Fintech Peer to Peer Lending	0.063
Digital Payment	0,000

Data source: SmartPLS 3 output (2024)

Based on the effect size values presented in table 8, financial literacy has an effect size value of 0.538, which means that financial literacy has a strong effect on financial performance. Fintech peer-to-peer lending and digital payments have effect size values of 0.063 and 0.000, respectively, which means that fintech peer-to-peer lending and digital payments have a weak effect on financial performance.

In addition, the results of the Prediction Relevance (Q²) analysis obtained a value of 0.246 and this value is greater than 0. Thus, it can be stated that all variables have Predictive Relevance or predictive relevance. After the Prediction Relevance (Q²) analysis was carried out, the Goodness of Fit (GoF) Test in this study was carried out manually by looking at the value of the Average Variance Extracted or AVE and the value of R². The results of the GoF calculation in this study are presented as follows:

$$\text{GoF} = \sqrt{\text{AVE} \times R^2}$$

$$\text{AVE} = \frac{0,645 + 0,594 + 0,666 + 0,562}{4} = \frac{2,467}{4} = 0.616$$

$$\text{GoF} = \sqrt{0,616 \times 0,461}$$
$$= \sqrt{0,284}$$
$$= 0.533$$

Godness of Fit (GoF) is used to validate the combined performance of a measurement model and a structural model whose value ranges from 0 to 1. The GoF value is small between 0-0.25, the medium GoF value is between 0.25-0.36. Meanwhile, the GoF value is large when it is

above 0.36 (Tenenhaus et al., 2004). Based on the calculations that have been done, it can be stated that this research model has a Goodness of Fit (GoF) test result of 0.533, which means that the suitability of this research model can be stated as large as recommended by Tenenhaus et al. (2004). The following is a table of the results of the path coefficient test using the bootstrapping technique.

Path Coefficients

Table 9. Path Coefficients

	Path Coefficients	T-statistics	p-values	Results
Financial Literacy ➔ Financial performance	0.585	15,710	0,000	H_1 accepted
Fintech Peer to Peer Lending ➔ Financial performance	0.205	4,327	0,000	H2 accepted
Digital Payment ➔ Financial performance	0.004	0.103	0.918	H3 rejected

Data source: SmartPLS 3 output (2024)

Discussion

Financial literacy has a positive influence on the financial performance of MSMEs in Madiun City

The results of this study indicate that financial literacy has a positive effect on the financial performance of MSMEs in Madiun City. This means that if there is an increase in financial knowledge and financial behavior among MSME actors, it can improve their financial performance. Financial literacy is the integration of knowledge, skills and beliefs that are influenced by attitudes and behavior to improve the quality of decision-making and financial management in order to achieve prosperity. A good understanding of financial management helps MSME actors make wiser decisions, so that they can minimize possible financial risks, increase profitability, and ensure business sustainability. The results of this study are in line with research conducted by Rusnawati et al. (2022) and Wiagustini et al. (2023) which states that financial literacy has a positive effect on financial performance.

Fintech peer-to-peer lending has a positive impact on the financial performance of MSMEs in Madiun City

Fintech peer-to-peer lending is a money lending service in rupiah currency directly between lenders and borrowers based on information technology. The results of this study indicate that fintech peer to peer lending has a positive effect on the financial performance of MSMEs in Madiun City. This means that by getting loans through the fintech peer-to-peer lending platform, MSMEs will find it easier to expand their businesses, increase production capacity, and improve services, which will contribute to increasing revenue and profitability. The results of this study are in line with research conducted by Harp et al. (202), Lubis (2021) and Sukma et al. (2024) which states that fintech peer-to-peer lending has a positive effect on financial performance.

Digital payments do not affect the financial performance of MSMEs in Madiun City.

Digital payment is a non-cash payment method carried out through a digital platform. Users can make transactions faster and more efficiently, and automate the payment process, which can reduce the need to make physical transactions. The results of this study indicate that digital payments do not affect the financial performance of MSMEs in Madiun City. This indicates that MSMEs in Madiun City have not fully utilized the potential of digital payments to improve operational efficiency, expand markets, and improve customer experience which will contribute

to increased profitability. The results of this study are in line with research conducted by Defiyani (2024) which states that digital payments have no effect on financial performance, but does not support the research of Adriani and Yuniar (2023), Annisa et al. (2024) and Musyaffi et al. (2024) digital payments have a positive impact on financial performance.

CONCLUSION

Based on the results of the research and discussion that have been described, it can be concluded that financial literacy has a positive effect on the financial performance of MSMEs. This means that a good understanding of finance among MSME actors can improve financial management and more appropriate decision making. In addition, fintech peer to peer lending also has a positive effect on financial performance, because easier and faster access to financing through fintech peer-to-peer lending can provide opportunities for MSMEs to increase working capital and expand their businesses. However, digital payments do not show a significant effect on financial performance, possibly due to the suboptimal use of digital payment technology by MSME actors in Madiun City.

The limitations of this study are the relatively few indicators of each variable and the research sample is limited to only one region. In addition, the contribution of the influence of the independent variable on the dependent variable in this study is only 46.10%, so there are still various other variables that can be studied in the research model. Suggestions for subsequent researchers are to add indicators for each variable used, increase the number of research samples, and add other variables that have not been studied in this study.

Despite its limitations, this study has implications for practice as a reference, especially for MSMEs in Madiun City regarding the importance of factors that can affect financial performance, such as financial literacy, fintech peer-to-peer lending, and the use of digital payments.

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