

**PENGARUH LITERASI KEUANGAN, FINTECH *PEER TO PEER (P2P) LENDING*,
DAN *PAYMENT GATEWAY* TERHADAP KEBERLANGSUNGAN UMKM GEN Z
KOTA BANDUNG**

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ABSTRAK

Lima isu prioritas yang diusung Indonesia dalam meningkatkan perannya di ASEAN salah satunya yaitu transformasi digital dan pembangunan berkelanjutan. UMKM Indonesia pada tahun 2023 disebut telah menyumbang 61,07% terhadap PDB Indonesia. Akan tetapi pertumbuhan UMKM yang terus meningkat tidak berjalan beriringan dengan transformasi digital. Terbukti sebanyak 70,2% UMKM mengalami kendala saat akan memakai teknologi digital dan jumlah pembiayaan perbankan yang diserap UMKM sebanyak 20% setiap tahunnya karena permasalahan birokrasi dan administratif perbankan. Selain itu tantangan yang akan dihadapi gen Z adalah kurangnya pemahaman keuangan khususnya pengelolaan keuangan, pengendalian risiko keuangan, serta pengambilan keputusan keuangan. Hal ini terjadi karena minimnya akses terhadap pengetahuan dan keterampilan keuangan. Oleh karena itu penelitian ini bertujuan untuk menyelidiki tingkat literasi keuangan gen Z dan pengaruh kehadiran fintech peer to peer (P2P) lending, dan payment gateway terhadap keberlangsungan UMKM. Penelitian ini termasuk dalam kategori penelitian deskriptif kuantitatif dengan kuesioner terhadap 100 UMKM Gen Z di Kota Bandung sebagai sampel dan pengolahan data menggunakan analisis SEM-PLS. Hasil penelitian menunjukkan tingkat literasi keuangan gen Z berada di tingkat well literate. Dimana literasi keuangan dan payment gateway berpengaruh terhadap keberlangsungan UMKM, sedangkan P2P Lending tidak berpengaruh terhadap keberlangsungan UMKM gen Z di Kota Bandung.

Kata Kunci : Literasi Keuangan, *Peer to Peer (P2P) Lending*, *Payment Gateway*, Keberlangsungan UMKM, Gen Z.

THE INFLUENCE OF FINANCIAL LITERACY, FINTECH PEER TO PEER (P2P) LENDING, AND PAYMENT GATEWAYS ON THE SUSTAINABILITY OF GEN Z MSMEs IN BANDUNG CITY

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ABSTRACT

One of the five priority issues that Indonesia is promoting in increasing its role in ASEAN is digital transformation and sustainable development. In 2023, Indonesian MSMEs are said to have contributed 61.07% to Indonesia's GDP. However, the increasing growth of MSMEs does not go hand in hand with digital transformation. It has been proven that as many as 70.2% of MSMEs experience problems when using digital technology and the amount of banking financing absorbed by MSMEs is as much as 20% every year due to bureaucratic and banking administration problems. Apart from that, the challenge that Gen Z will face is a lack of financial understanding, especially financial management, controlling financial risks and making financial decisions. This happens because of minimal access to financial knowledge and skills. Therefore, this research aims to investigate the level of financial literacy of Gen Z and the influence of the presence of fintech peer to peer (P2P) lending and payment gateways on the sustainability of MSMEs. This research is included in the quantitative descriptive research category with a questionnaire of 100 Gen Z MSMEs in Bandung City as a sample and data processing using SEM-PLS analysis. The research results show that the financial literacy level of Gen Z is at the well literate level. Where financial literacy and payment gateways influence the sustainability of MSMEs, while P2P Lending has no influence on the sustainability of gen Z MSMEs in Bandung City.

Keywords: *Financial Literacy, Peer to Peer (P2P) Lending, Payment Gateway, MSME Sustainability, Gen Z.*