

ABSTRAK

Muhammad Arif Andhika, Pengaruh *Financial Technology* dan Media Sosial Terhadap Kinerja Umkm (Studi Toko Klontong Di Kabupaten Mojokerto).

Dibawah bimbingan Alexander Anggono, S.E., M.Si., Ph.D

Penelitian ini bertujuan untuk menganalisis pengaruh Financial Technology (FinTech) dan media sosial terhadap kinerja Usaha Mikro, Kecil, dan Menengah (UMKM), khususnya toko klontong di Kabupaten Mojokerto, dengan menggunakan perspektif *Resource-Based View* (RBV). RBV memandang FinTech dan media sosial sebagai sumber daya internal berbasis digital yang dapat meningkatkan kinerja usaha apabila dikelola secara efektif. Penelitian ini menggunakan pendekatan kuantitatif dengan metode explanatory research. Data primer diperoleh melalui kuesioner yang disebarakan kepada 106 pemilik atau pengelola toko klontong yang telah memanfaatkan FinTech dan media sosial. Analisis data dilakukan menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa FinTech dan media sosial berpengaruh positif dan signifikan terhadap kinerja UMKM, baik secara parsial maupun simultan. Temuan ini menegaskan bahwa kemampuan UMKM dalam mengelola sumber daya digital secara strategis berperan penting dalam meningkatkan kinerja dan keberlanjutan usaha.

Kata kunci: Financial Technology, Media Sosial, Kinerja UMKM, *Resource-Based View*.

ABSTRACT

Muhammad Arif Andhika, The Influence of Financial Technology and Social Media on the Performance of SMEs (A Study of Small Grocery Stores in Mojokerto Regency). Under the supervision of Alexander Anggono, S.E., M.Si., Ph.D

This study aims to examine the effect of Financial Technology (FinTech) and social media on the performance of Micro, Small, and Medium Enterprises (MSMEs), specifically grocery stores in Mojokerto Regency, using the Resource-Based View (RBV) perspective. RBV emphasizes that FinTech and social media are internal digital resources that can enhance business performance when managed effectively. This study employs a quantitative approach with an explanatory research design. Primary data were collected through questionnaires distributed to 106 grocery store owners or managers who have adopted FinTech and social media. Data were analyzed using multiple linear regression. The results indicate that FinTech and social media have a positive and significant effect on MSME performance, both partially and simultaneously. These findings highlight the importance of strategically managing digital resources to improve business performance and sustainability.

Keywords: Financial Technology, Social Media, MSME Performance, Resource- Based View.