

## **ABSTRACT**

**SHELI PUSPITA / 2000861201186 / FACULTY ECONOMIC OF MANAGEMENT / EFFECT OF FINANCIAL TECHNOLOGY PEER TO PEER LENDING AND PAYMENT GATEWAY ON THE INCOME OF CULINARY UMKM IN EAST JAMBI**

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The purpose of this study is to analyze the influence of Financial Technology Peer to peer and Payment Gateway simultaneously on the income of culinary MSMEs in East Jambi District, Jambi City and to analyze the influence of Financial Technology Peer to peer and Payment Gateway partially on the income of culinary MSMEs in East Jambi District, Jambi City.

In this research, quantitative analysis techniques are used, namely testing and analyzing data by calculating numbers and then drawing conclusions from these tests using multiple correlation test tools.

The population in this study was culinary MSMEs in East Jambi District, Jambi City, totaling 2,963 MSME owners. The sampling technique in this study used incidental sampling technique. The number of samples taken by the researcher was 97 respondents.

The results of the study showed a significance value of t-test of 0.000 and 0.019, for a significance value of F-test of 0.000. This means that the higher the peer to peer landing proves that the capital turnover of MSMEs can continue to run well due to the addition of capital and the higher the payment gateway proves that the MSMEs want to develop following the times by updating payment methods. So that by increasing partially peer to peer landing and payment gateway will increase MSME income.

The conclusion of this study is that financial technology peer to peer landing and payment gateway together significantly affect the income of culinary MSMEs in East Jambi District, Jambi City. Then financial technology peer to peer landing and payment gateway have a positive and significant partial effect on income. This means that peer to peer landing and payment gateway are able to effect income.