

## ***ABSTRACT***

**ZELLA ANDHIRA / 2100861201183 / FACULTY ECONOMIC OF MANAGEMENT / EFFECT OF FINANCIAL TECHNOLOGY PEER TO PEER LENDING, E-WALLET, AND QRIS ON THE INCOME OF CULINARY UMKM IN EAST JAMBI DISTRICT JAMBI CITY / 1<sup>st</sup> ADVISOR Dr. Hana Tamara Putri, SE.MM / 2<sup>nd</sup> Ahmadi, SE.MM**

The purpose of this study is to analyze the influence of Financial Technology Peer to peer, E-Wallet, and QRIS simultaneously on the income of culinary MSMEs in Telanaipura District, Jambi City and to analyze the influence of Financial Technology Peer to peer, E-Wallet, and QRIS partially on the income of culinary MSMEs in Telanaipura 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 Telanaipura District, Jambi City, totaling 1.198 MSMEs owners. The sampling technique in this study used incidental sampling technique. The number of samples taken by the researcher was 300 respondents.

The results of the study showed a significance value of t-test of 0,003, 0,000, and 0,007, for a significance value of F-test of 0,000. This means that the higher the peer to peer lending proves that the capital turnover of MSMEs can continue to run well due to the addition of capital and the higher the e-wallet and QRIS proves that the MSMEs want to develop following the times by updating payment methods. So that by increasing partially peer to peer lending, e-wallet and QRIS will increase MSMEs income.

The conclusion of this study is that financial technology peer to peer lending, e-wallet and QRIS together significantly affect the income of culinary MSMEs in Telanaipura District, Jambi City. Then financial technology peer to peer lending, e-wallet and QRIS have a positive and significant partial effect on income. This means that peer to peer lending, e-wallet and QRIS are able to effect income.