ABSTRAK

TRANSFORMASI DIGITAL UMKM MELALUI PEMANFAATAN TEKNOLOGI FINANSIAL DALAM MENDORONG INKLUSI KEUANGAN DI YOGYAKARTA : TINJAUAN LITERATUR

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2026

Penelitian ini bertujuan untuk : (1) menganalisis proses transformasi digital UMKM melalui pemanfaatan teknologi finansial dan (2) menngidentifikasi peran teknologi finansial dalam mendorong inklusi keuangan UMKM di Yogyakarta.

Penelitian ini merupakan kajian literatur (*literature review*) dengan cara mengumpulkan dan mengalisis informasi dari berbagai sumber yang ada. Data diperoleh dari berbagai sumber jurnal ilmiah, buku, artikel ilmiah dan publikasi resmi dari lembaga pemerintah. Analisis data dilakukan dengan teknik analisis dengan tahapan reduksi data, penyajian data dan penarikan kesimpulan.

Hasil kajian literatur menunjukkan bahwa transformasi digital UMKM melalui pemanfaatan teknologi finansial di Yogyakarta telah berlangsung secara progresif dan memberikan dampak positif terhadap pengelolaan usaha. QRIS terbukti menjadi instrumen teknologi finansial yang menjadi pintu masuk ekosistem keuangan digital bagi UMKM di Yogyakarta. Pemanfaatan teknologi finansial berperan dalam inklusi keuangan UMKM melalui kemudahan akses layanan keuangan, pembiayaan usaha, pembayaran digital, dan pengelolaan keuangan yang lebih efisien. Namun, optimalisasi peran teknologi finansial masih memerlukan dukungan literasi digital dan keuangan, infrastruktur teknologi, serta regulasi yang memadai. Penelitian ini menyimpulkan bahwa sinergi antara kebijakan pemerintah, inovasi penyelenggara teknologi finansial dan peningkatan kapasitas digital UMKM merupakan kunci keberhasilan transformasi digital yang inklusif dan berkelanjutan di Yogyakarta.

Kata Kunci : transformasi digital, teknologi finansial, inklusi Keuangan

ABSTRACT

DIGITAL TRANSFORMATION OF MSMES THROUGH THE UTILIZATION OF FINANCIAL TECHNOLOGY IN PROMOTING FINANCIAL INCLUSION IN YOGYAKARTA: A LITERATURE REVIEW

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The purpose of this study are to : (1) analyze the digital transformation process of Micro, Small, and Medium Enterprises (MSMEs) through the utilization of financial technology; and (2) identify the role of financial technology in promoting financial inclusion among MSMEs in Yogyakarta.

This study is a literature review conducted by collecting and analyzing information from various existing sources. Data were obtained from diverse sources, including scientific journals, books, academic articles, and official publications from government institutions. Data analysis was carried out using qualitative analysis techniques consisting of data reduction, data display, and conclusion drawing.

The result of the review The digital transformation of Micro, Small, and Medium Enterprises (MSMEs) through the adoption of financial technology in Yogyakarta has progressed significantly, contributing positively to business management and operational efficiency. QRIS has emerged as the primary financial technology instrument serving as the gateway to the digital financial ecosystem for MSMEs in Yogyakarta. The utilization of financial technology plays a significant role in enhancing financial inclusion among Micro, Small, and Medium Enterprises (MSMEs) by improving access to financial services, facilitating business financing, enabling digital payment systems, and promoting more efficient financial management. However, optimizing the role of financial technology still requires adequate support in terms of digital and financial literacy, technological infrastructure, and an enabling regulatory framework. This study concludes that the synergy among government policies, innovation by fintech service providers, and the enhancement of MSMEs' digital capabilities is essential to achieving an inclusive and sustainable digital transformation in Yogyakarta.

Keywords : *digital transformation, MSMEs, financial technology, financial inclusion.*