

ABSTRACT

Indonesia's fintech sector has experienced significant growth, beginning with the widespread adoption of online payments and expanding into various industries to support the financial needs of startups and MSMEs. Despite this progress, many MSMEs particularly in the culinary sector still face challenges, such as difficulties in adopting QRIS and the low rate of business insurance ownership. This research aims to examine the impact of financial technology on the financial inclusion of culinary MSMEs utilizing QRIS in Bandung City. The study adopts a quantitative approach, using surveys distributed to culinary MSME actors who have implemented QRIS. Sampling was conducted through a cluster random sampling method, with a total of 343 respondents. Data were processed and analyzed using SPSS, applying descriptive statistics and simple linear regression.

The study findings reveal that the calculated t -value of $6.406 \geq t$ -table value of 1.649, with a significance level of $0.000 < 0.05$. This indicates that financial technology, specifically QRIS, has a positive and significant impact on the financial inclusion of culinary MSME actors in Bandung City. Financial technology contributes 10.7% to financial inclusion. The results of this study are expected to serve as a reference for policymakers in promoting the adoption of financial technology, thereby expanding access to financial services.

Keywords: *Financial Technology, QRIS, Financial Inclusion, MSEM*s