

## ABSTRACT

**KASMITA 2025. *The Influence of Financial Technology on Increasing financial inclusion in MSMEs in Bira, Bulukumba Regency Management Study Program Thesis, Faculty of Economics and Business, Muhammadiyah University, Makassar. Supervised by Asri Jaya and Firman Syah.***

This study aims to determine the influence of financial technology (fintech) on increasing financial inclusion in Micro, Small, and Medium Enterprises (MSMEs) in Bira, Bulukumba Regency. The background of this study is based on the low access to formal financial services experienced by MSME actors and the potential of fintech in providing more accessible digital solutions. This study uses a quantitative approach with a survey technique. Data were collected through questionnaires distributed to 64 respondents, and analyzed using simple linear regression with the help of the SPSS application. The results of the study show that fintech has a positive and significant effect on financial inclusion, with a significance value of 0.000 and a coefficient of determination ( $R^2$ ) of 0.893, which means that 89.3% of the variation in financial inclusion can be explained by fintech. The conclusion of this study is that the use of fintech can make it easier for MSMEs to access formal financial services such as digital payments, savings, and loans, so that they can support more efficient and sustainable business management.

**Keywords:** Fintech, Financial Inclusion, MSMEs, Bulukumba Regency