

CHAPTER V

CONCLUSIONS

5.1 Conclusions

Based on the results of research analysis and discussion of the influence of financial technology on the development of MSMEs by distributing questionnaires to MSME actors in Bandar Lampung City who have been selected based on predetermined criteria. So it can be concluded that the financial technology variables, namely Crowdfunding and Digital Payment, have a partial and simultaneous influence on the development of MSMEs in Bandarlampung City. This indicates that the hypothesis is accepted.

The financial technology variable, namely Crowdfunding and Digital Payment, has an effect on the development of MSMEs in Bandarlampung City, meaning that H_a is accepted. Based on the T test and F test, the results of the analysis state that partially and simultaneously the independent variables have an influence on the Y variable.

5.2 Suggestions

- A. For industrial owners to be able to make more use of financial technology to manage their business so as to have a better impact on the development of MSMEs.
- B. The government is expected to assist in the supervision and provision of business training for MSME who are icon of Bandar Lampung.
- C. The author hopes that similar research will be carried out with other variables that can affect the development of MSMEs, especially in Bandar Lampung City.

5.3 Limitations of Research

In this study the authors will look for how the influence between crowdfunding and digital payments to support production on the development of SMEs in the city of Bandar Lampung.

In this study, limiting the problem and scope:

- A. The research was conducted on MSMEs operating in Bandar Lampung City.
- B. The data comes from respondents, namely the owners of MSMEs in Bandarlampung City through a questionnaire.
- C. The focus of the research and the analytical tools used are financial technology, namely Crowdfunding and Digital Payment and the Development of MSMEs in Bandarlampung City.