

ABSTRACT

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The term "financial technology" refers to the integration of technology and finance. This study only analyzes issues relating to the research variables that have been determined in order to obtain the desired goals and objectives. The role of Fintech on the development of MSMEs in Bandarlampung is the primary focus of this research. The goals of this study are to address the role of Fintech in the development of MSMEs, in accordance with the main problems. Data collection and processing using research instruments, with the goal of testing established hypotheses. This strategy makes use of numerical research data and statistical analysis. Primary and secondary data sources have been used in this investigation. The Crowdfunding variable has a partially positive and significant effect, And the determined T value for the technology variable, it has a partial no effect. Then, there is the Effect of Crowdfunding and Digital Payment simultaneously on the development of MSMEs is accepted which means that the independent variables jointly affect the dependent variable. 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.

Keywords: *Crowdfunding, Digital Payment, MSMEs, Bandarlampung City*