

**ABSTRACT**

**THE INFLUENCE OF FINANCIAL TECHNOLOGY AND FINANCIAL  
INCLUSION ON THE PERFORMANCE OF UMKM**

*(In Furniture Industry UMKM, Cibeureum District)*

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*The purpose of this research to find out how Financial Technology, Financial Inclusion, and the Performance of Furniture Industry UMKM in Cibeureum District. Knowing and analyzing the Influence of Financial Technology and Financial Inclusion on the performance of Furniture Industry UMKM in Cibeureum District. The research method used is a survey method with a quantitative approach by distributing questionnaires to UMKM in the Furniture Industry of Cibeureum District. The type of data used is primary data and the sample in this study is 30 respondents. The data collection technique used in this study is a questionnaire method given to respondents. The analysis tool in this study uses path analysis. The results of the study show that: (1) financial technology, financial inclusion, and UMKM performance have a good assessment classification, (2) financial technology and financial inclusion have an effect on the performance of UMKM in the Furniture Industry of Cibeureum District.*

*Keywords: Financial Technology, Financial Inclusion, UMKM Performance*