PENGARUH SKALA USANHA, LAMA USAHA, OMZET, PENGETAHUAN AKUNTANSI, LITERASI KEUANGAN, PENGGUNAAN TEKNOLOGI TERHADAP KINERJA KEUANGAN UMKM DI KECAMATAN NGANTANG

Hildegardis Gerarga Wula [(1)]
Agnes Quartina Pudjiastuti,M.S [(2)]
Hendrik Suhendri, SE., MSA., CSRA. [(3)]

Jurusan Akuntansi, Fakultas Ekonomi, Universitas Tribhuwana Tunggadewi Malang
Email:Ardanwula03@gmail.com

ABSTRAK

Tujuan penelitian ini yaitu untuk mengetahui pengaruh skala usaha, lama usaha, omzet, pengetahuan akuntansi, literasi keuangan, penggunaan teknologi terhadap kinerja keuangan UMKM di Kecamatan Ngantang. Jenis penelitian yang digunakan adalah kuantitatif dengan pendekatan deskriptif. Populasi penelitian yaitu 40 UMKM yang aktif di Kecamatan Ngantang. Teknik sampel menggunakan *purposive sampling* sehingga diperoleh 36 UMKM. Instrumen menggunakan kuesioner. Analisis data menggunakan regresi linier berganda. Pengujian hipotesis menggunakan uji t (parsial). Hasil analisis regresi linier berganda diperoleh keenam variabel bebas memiliki nilai koefisien positif, artinya keenam variabel bebas berpengaruh positif terhadap kinerja keuangan. analisis koefisien determinasi diperoleh nilai *R Square* (R^2) sebesar 0,719 yang berarti kontribusi pengaruh keenam variabel bebas terhadap variabel terikat sebesar 71,9%. Hasil pengujian hipotesis diperoleh masing-masing variabel bebas memiliki nilai $t_{hitung} > t_{tabel}$ (>2,045) dengan nilai signifikan <0,05 sehingga disimpulkan bahwa keenam variabel bebas yaitu skala usaha, lama usaha, omzet, pengetahuan akuntansi, literasi keuangan, penggunaan teknologi berpengaruh signifikan terhadap kinerja keuangan UMKM di Kecamatan Ngantang. Pemilik UMKM disarankan untuk mengelola dan mengembangkan usaha secara terpadu melalui peningkatan skala usaha, keberlanjutan usaha, dan omzet, serta penguatan pengetahuan akuntansi dan literasi keuangan. Pendekatan yang komprehensif ini, dengan memanfaatkan pengalaman usaha sebagai faktor dominan, diharapkan mampu meningkatkan kualitas pengambilan keputusan dan mengoptimalkan kinerja keuangan secara berkelanjutan.

Kata Kunci: Skala Usaha, Lama Usaha, Literasi Keuangan, Penggunaan Teknologi, Kinerja Keuangan.

THE EFFECT OF BUSINESS SCALE, BUSINESS DURATION, TURNOVER, ACCOUNTING KNOWLEDGE, FINANCIAL LITERACY, TECHNOLOGY USAGE ON THE FINANCIAL PERFORMANCE OF MSMEs IN NGANTANG SUB-DISTRICT

Hildegardis Gerarga Wula [(1)]
Agnes Quartina Pudjiastuti,M.S [(2)] **Hendrik Suhendri, SE., MSA., CSRA.** [(3)]

Students of the Accounting Study Program, Faculty of Economics
Tribhuwana Tunggadewi University, Malang
Email: Ardanwula@gmail.com

ABSTRACT

The aim of this research is to determine the effect of business scale, business duration, turnover, accounting knowledge, financial literacy, and technology usage on the financial performance of MSMEs in Ngantang Sub-District. The type of research used is quantitative with a descriptive approach. The research population consists of 40 active MSMEs in Ngantang Sub-District. The sampling technique used purposive sampling, resulting in 36 MSMEs. The instrument used is a questionnaire. Data analysis uses multiple linear regression. Hypothesis testing uses the t-test (partial). The multiple linear regression analysis results show that all six independent variables have positive coefficient values, meaning the six independent variables positively affect financial performance. The coefficient of determination analysis yields an R Square (R^2) value of 0.719, meaning the contribution of the influence of the six independent variables on the dependent variable is 71.9%. The hypothesis testing results show that each independent variable has a t-calculated value > t-table (>2.045) with a significance value <0.05, so it is concluded that the six independent variables, namely business scale, business duration, turnover, accounting knowledge, financial literacy, and technology usage, significantly affect the financial performance of MSMEs in Ngantang Sub-District. MSME owners are advised to manage and develop their businesses in an integrated manner through increasing business scale, business sustainability, and turnover, as well as strengthening accounting knowledge and financial literacy. This comprehensive approach, by leveraging business experience as the dominant factor, is expected to improve decision-making quality and optimize financial performance sustainably.

***Keywords**: Business Scale, Business Duration, Turnover, Accounting Knowledge, Financial Literacy, Technology Usage, Financial Performance.*