

**PENGARUH KUALITAS SUMBER DAYA MANUSIA, AKSES  
PERMODALAN DAN PEMANFAATAN *E - COMMERCE*  
TERHADAP KINERJA UMKM DI  
KECAMATAN GEROKGAK**

Oleh

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**ABSTRAK**

Penelitian ini dilakukan bertujuan untuk mengetahui pengaruh dari kualitas sumber daya manusia, akses permodalan, dan *e-commerce* terhadap kinerja UMKM di Kecamatan Gerokgak. Penelitian ini termasuk penelitian kuantitatif. Populasi dalam penelitian ini yaitu sejumlah 685 UMKM di Kecamatan Gerokgak. Berdasarkan rumus slovin dan teknik pengambilan sampel yaitu simple random sampling maka didapatkan sampel sejumlah 252 sampel. Sumber data penelitian ini yakni sumber data sekunder dan data primer. Metode pengumpulan data yang digunakan adalah dengan cara menyebarkan kuesioner kepada responden yang selanjutnya di uji dengan uji kualitas data, uji asumsi klasik, dan pengujian hipotesis. Hasil penelitian menunjukkan bahwa kualitas sumber daya manusia, akses permodalan, dan pemanfaatan *e-commerce* berpengaruh positif dan signifikan terhadap kinerja UMKM di Kecamatan Gerokgak.

**Kata Kunci:** Kualitas SDM, Akses Permodalan, Pemanfaatan *E-Commerce* Dan Kinerja UMKM

**INFLUENCE OF HUMAN RESOURCES QUALITY, ACCESS TO CAPITAL  
AND E-COMMERCE UTILIZATION ON MSME PERFORMANCE IN  
GEROKGAK DISTRICT**

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**ABSTRAC**

This study aims to determine the effect of the quality of human resources, access to capital, and e-commerce on the performance of MSMEs in Gerokgak District. This research includes quantitative research. The population in this study were 685 MSMEs in Gerokgak District. Based on the Slovin formula and the sampling technique, namely simple random sampling, a sample of 252 samples were obtained. The data sources of this research are secondary data sources and primary data sources. The data collection method used is by distributing questionnaires to respondents which are then tested by data quality tests, classical assumption tests, and hypothesis testing. The results showed that the quality of human resources, access to capital, and the use of e-commerce had a positive and significant impact on the performance of MSMEs in Gerokgak District.

**Keywords:** Quality of Human Resources, Access to Capital, Utilization of E-Commerce and MSME Performance