

**PENGARUH INKLUSI KEUANGAN, PENGGUNAAN E-COMMERCE,
TINGKAT PENDIDIKAN DAN INOVASI PRODUK TERHADAP
KINERJA KEUANGAN UMKM DI KABUPATEN BULELENG**

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ABSTRAK

Riset dilakukan dengan harapan guna mencermati pengaruh inklusi keuangan, penggunaan *e-commerce*, tingkat pendidikan dan inovasi produk terhadap kinerja keuangan UMKM di Kabupaten Buleleng. Riset dilakukan dengan memanfaatkan rancangan kuantitatif, pengambilan data diperbaat dengan menggunakan kuesioner sebagai alat riset yang ditentukan memakai skala *likert*. Populasi dalam riset adalah wirausaha UMKM kategori sektor perdagangan yang tercatat di Dinas Koperasi dan UMKM di Kabupaten Buleleng berjumlah 42.337. Teknik mendapatkan sampel menggunakan teknik *purposive sampling* dan bersumber rumus slovin didapatkan sampel 100 UMKM. Pengolahan data memakai bantuan program IBM SPSS 26. Hasil riset menjelaskan jika inklusi keuangan secara parsial berdampak positif dan signifikan kepada kinerja keuangan UMKM di Kabupaten Buleleng. Sementara penggunaan *e-commerce*, tingkat pendidikan dan inovasi produk secara parsial memiliki pengaruh positif dan tidak signifikan terhadap kinerja keuangan UMKM di Kabupaten Buleleng. Variabel Inklusi keuangan merupakan variabel independen yang sangat berdampak terhadap kinerja keuangan UMKM. Saran guna riset berikutnya: (1) guna memperluas lagi lokasi riset serta memperluas populasi dan sampel, (2) peneliti berikutnya diharapkan memanfaatkan variabel independen lainnya diluar variabel independen yang digunakan dari riset hal ini berguna memperkuat keadaan sebenarnya tentang kinerja keuangan UMKM di Kabupaten Buleleng

Kata Kunci: Inklusi, *E-commerce*, Pendidikan, Inovasi, Kinerja

THE EFFECT OF FINANCIAL INCLUSION, THE USE OF E-COMMERCE, THE LEVEL OF EDUCATION AND PRODUCT INNOVATION ON THE FINANCIAL PERFORMANCE OF UMKM IN BULELENG REGENCY

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ABSTRACT

Investigation was conducted with the hopefulness of examining the effect of financial inclusion, the use of e-commerce, the level of education and product innovation on the financial performance of UMKM in Buleleng Regency. The investigation was conducted by using a quantitative design, data collection was carried out using a questionnaire as a investigation tool which was determined using a Likert scale. The population in the investigation is UMKM entrepreneurs in the trade sector category recorded at the Cooperatives and UMKM Service in Buleleng Regency totaling 42,337. The technique of obtaining samples using purposive sampling technique and sourced from the slovin formula, a sample of 100 UMKM was obtained. Data processing uses the help of the IBM SPSS 26 program. The results of the investigation explain that financial inclusion partially has a positive and significant effect on the financial performance of UMKM in Buleleng Regency. While the use of e-commerce, the level of education and product innovation partially have a positive and insignificant effect on the financial performance of UMKM in Buleleng Regency. Financial inclusion variable is an independent variable that has a great impact on the financial performance of UMKM. Suggestions for further investigation should be: (1) in order to further expand the investigation location and expand the population and sample, (2) the next investigationer is expected to use other independent variables other than the independent variables used from investigation this is useful for strengthening the actual situation about the financial performance of UMKM in Buleleng Regency

Keywords: Inclusion, E-commerce, Education, Innovation, Performance