

PENGARUH KARAKTERISTIK WIRAUSAHA, KREATIVITAS, *E-COMMERCE* DAN PEMAHAMAN AKUNTANSI TERHADAP KEBERLANJUTAN UMKM SE-KECAMATAN UBUD SAAT PANDEMI COVID-19

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ABSTRAK

Penelitian ini ditujukan untuk menguji mengenai pengaruh dari karakteristik wirausaha, kreativitas, *e-commerce*, serta pemahaman akuntansi terhadap keberlanjutan UMKM se-Kecamatan Ubud saat pandemi Covid-19. Seluruh pelaku usaha mikro dan kecil dalam bidang usaha perdagangan dan non pertanian di Kecamatan Ubud yang merupakan populasi dalam penelitian ini. Menggunakan sampel penelitian sebanyak 379 responden. Menggunakan teknik analisis data yakni statistic deskriptif, uji asumsi klasik dan analisis regresi linier berganda menggunakan bantuan SPSS statistics versi 20. Hasil penelitian menyatakan bahwa, (1) Karakteristik Wirausaha memberi pengaruh yang positif dan signifikan terhadap keberlanjutan UMKM saat pandemi Covid-19, (2) Kreativitas memberi pengaruh yang positif dan signifikan terhadap keberlanjutan UMKM saat pandemi Covid-19, (3) *E-Commerce* memberi pengaruh yang positif dan signifikan terhadap keberlanjutan UMKM saat pandemi Covid-19, dan (4) Pemahaman Akuntansi memberi pengaruh yang positif dan signifikan terhadap keberlanjutan UMKM saat pandemi Covid-19.

Kata Kunci: Karakteristik Wirausaha, Kreativitas, *E-Commerce*, Pemahaman Akuntansi, Keberlanjutan Usaha.

**THE EFFECT OF ENTREPRENEURSHIP CHARACTERISTICS,
CREATIVITY, E-COMMERCE AND ACCOUNTING UNDERSTANDING ON
THE SUSTAINABILITY OF MSMES IN UBUD DISTRICT DURING THE
COVID-19 PANDEMIC**

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ABSTRACT

This study aimed to determine the effect of characteristics of entrepreneurs, creativity, e-commerce, and accounting understanding on MSME businesses in Ubud District during the Covid-19 pandemic. All micro and small business actors in the trade and non-agricultural sectors in Ubud District are the population in this study. Using a research sample of 379 respondents. Using data analysis techniques, namely descriptive statistics, classical assumption tests and multiple linear regression analysis using the help of SPSS statistics version 20. The results of the study state that, (1) characteristics of entrepreneurs had a positive and significant influence on MSME business development during the Covid-19 pandemic, (2) Creativity significantly had a positive impact on MSME businesses during the Covid-19 pandemic, (3) e-commerce had a positive and significant impact on MSME businesses during the Covid-19 pandemic, and (4) accounting understanding had a positive and significant influence on MSME businesses during the Covid-19 pandemic.

Keywords: characteristics of entrepreneurs, Creativity, E-Commerce, accounting understanding, Business Sustainability.

