

**Pengaruh Karakteristik Usaha, Aspek Keuangan, *Technology Capital*, Dan
Innovation Capital Terhadap Kinerja Umkm**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh karakteristik usaha, aspek keuangan, *technology capital*, dan *innovation capital* terhadap kinerja UMKM berbasis ekonomi kreatif subsektor kuliner, fashion, dan kriya di Kabupaten Buleleng. Penelitian ini menggunakan metode deskriptif kuantitatif dengan pendekatan kausalitas. Teknik pengambilan sampel yang digunakan adalah Sampling Jenuh, yaitu teknik penentuan sampel bila semua anggota populasi digunakan sebagai sampel, yaitu berjumlah 126. Namun jumlah responden yang mengisi kuesioner sebesar 85% atau sebanyak 108 responden. Metode pengumpulan data dalam penelitian ini menggunakan kuesioner tertutup. Pengujian data ini dilakukan dengan bantuan program *SPSS 20 for windows*. Penelitian ini menggunakan metode analisis regresi linier berganda, yang terdiri dari uji validitas dan reliabilitas, uji asumsi klasik, uji t, dan uji koefisien determinasi. Hasil penelitian diperoleh persamaan regresi yaitu $Y = 1,415 + 0,094X_1 + 0,181X_2 + 0,200X_3 + 0,410X_4$. Sedangkan hasil uji hipotesis penelitian menyimpulkan bahwa karakteristik usaha, aspek keuangan, *technology capital*, dan *innovation capital* secara parsial berpengaruh positif dan signifikan terhadap kinerja umkm, yang ditunjukkan dengan nilai $t_{hitung} > t_{tabel}$ dan nilai signifikansi $< 0,05$. Hasil uji koefisien determinasi (R Square) sebesar 0,569. Artinya setiap perubahan nilai karakteristik usaha, aspek keuangan, *technology capital*, dan *innovation capital* mampu mempengaruhi perubahan kinerja UMKM sebesar 56,9%.

Kata Kunci: Karakteristik Usaha, Aspek Keuangan, *Technology Capital*, *Innovation Capital*, Kinerja UMKM.

THE EFFECT OF BUSINESS CHARACTERISTICS, FINANCIAL ASPECTS, TECHNOLOGY CAPITAL, AND INNOVATION CAPITAL ON MSME PERFORMANCE

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ABSTRACT

This study aims to analyze the effect of business characteristics, financial aspects, technology capital, and innovation capital on the performance of MSMEs based on the creative economy of the culinary, fashion, and craft sub-sectors in Buleleng Regency. This study uses a quantitative descriptive method with a causal approach. The sampling technique used is saturated sampling, which is the technique of determining the sample if all members of the population are used as samples, which are 126. However, the number of respondents who fill out the questionnaire is 85% (108 respondents). The data collection method in this study used a closed questionnaire. This data test was carried out with the help of the SPSS 20 for windows program. This study uses multiple linear regression analysis method, which consists of validity and reliability test, classical assumption test, t test, and coefficient of determination test. The results obtained by the regression equation are $Y = 1.415 + 0.094X_1 + 0.181X_2 + 0.200X_3 + 0.410X_4$. While the results of the research hypothesis test concluded that business characteristics, financial aspects, technology capital, and innovation capital partially have a positive and significant effect on the performance of MSMEs, as indicated by the $t_{count} > t_{table}$ and the significance value < 0.05 . The test results of the coefficient of determination (R Square) of 0.569. This means that every change in the value of business characteristics, financial aspects, technology capital, and innovation capital can affect changes in MSME performance by 56.9%.

Keywords: *Business Characteristics, Financial Aspects, Technology Capital, Innovation Capital, MSME Performance.*