

**PENGARUH PENGGUNAAN KREDIT USAHA RAKYAT, KOMITMEN
ORGANISASI DAN PENGGUNAAN INFORMASI AKUNTANSI
TERHADAP KINERJA USAHA UMKM**

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ABSTRAK

Penelitian ini dilaksanakan dengan tujuan untuk mengetahui pengaruh penggunaan kredit usaha rakyat, komitmen organisasi dan penggunaan informasi akuntansi terhadap kinerja usaha UMKM. Penelitian ini merupakan penelitian kuantitatif dengan menggunakan kuesioner dan teknik pengukuran yang digunakan yaitu *skala likert*. Penelitian ini dilaksanakan di Kecamatan Buleleng. Teknik pengambilan sampel pada penelitian ini adalah *Purposive Sampling*, sehingga diperoleh sampel sebesar 146 pelaku UMKM. Data yang diperoleh dianalisis menggunakan beberapa teknik analisis data dengan uji statistik menggunakan program computer SPSS versi 22.0. Setelah dilaksanakan berbagai uji statistik beserta uji hipotesis dengan uji statistik *t*, hasil uji *t* menjelaskan bahwa masing-masing variabel penggunaan kredit usaha rakyat (X_1), variabel komitmen organisasi (X_2) dan variabel penggunaan informasi akuntansi (X_3) berpengaruh positif terhadap kinerja usaha UMKM. Hal ini berarti semakin tinggi penggunaan kredit usaha rakyat, komitmen organisasi dan penggunaan informasi akuntansi, maka semakin tinggi pula kinerja usaha UMKM.

Kata Kunci : Penggunaan Kredit Usaha Rakyat, Komitmen Organisasi, Penggunaan Informasi Akuntansi, Kinerja Usaha

***THE EFFECT OF THE INFLUENCE OF THE USE OF THE PEOPLE'S
CREDIT, ORGANIZATIONAL COMMITMENTS AND USE OF
ACCOUNTING INFORMATION ON THE PERFORMANCE OF THE
UMKM BUSINES***

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ABSTRACT

This research was conducted with the aim to determine the effect of the use of people's business credit, organizational commitment and the use of accounting information on business performance. This research is a quantitative study using a questionnaire and the measurement technique used is the Likert scale. This research was conducted in Buleleng District. The sampling technique in this study was purposive sampling, so a sample of 146 business operators was obtained. The data obtained were analyzed using several data analysis techniques with statistical tests using the SPSS computer program version 22.0. After conducting various statistical tests along with the hypothesis test with the t statistical test, the results of the t test explained that each variable of the use of people's business credit (X1), variable organizational commitment (X2) and the variable use of accounting information (X3) had a positive effect on business performance. This means that the higher the use of people's business credit, organizational commitment and the use of accounting information, the higher the business performance.

Keywords: *Use of People's Business Credit, Organizational Commitment, Use of Accounting Information, Business Performance*