

**PENGARUH LITERASI KEUANGAN, AKSES PERMODALAN,
MOTIVASI DAN MINAT MENGGUNAKAN *E-COMMERCE* TERHADAP
KINERJA UMKM DI KABUPATEN BULELENG**

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ABSTRAK

Riset ini dilakukan untuk mengetahui dampak literasi keuangan, hak masuk modal, motivasi, dan minat penggunaan e-trade terhadap kinerja UMKM secara keseluruhan. Penelitian ini merupakan jenis penelitian kuantitatif. Pola tersebut berubah menjadi penentuan penggunaan formulasi Slovin dengan biaya kesalahan 10% sehingga jumlah responden menjadi 89 pelaku UMKM di Kabupaten Buleleng yang telah memiliki Izin Usaha Kecil Menengah (IUMK). Catatan diterima dengan menyebarkan kuesioner penggunaan media google shape. Catatan yang digunakan adalah informasi nomor satu berupa jawaban responden dan diolah menggunakan SPSS versi 20. Hasil penelitian ini menunjukkan bahwa literasi keuangan, akses permodalan, motivasi, dan hobi dalam penggunaan e-commerce memiliki luar biasa terhadap kinerja UMKM di Kabupaten Buleleng. Semakin tinggi literasi keuangan, masuknya modal, motivasi, dan hobi dalam penggunaan e-commerce maka semakin tinggi kinerja UMKM secara keseluruhan di Kabupaten Buleleng.

Kata kunci: literasi keuangan, modal, motivasi, *e-commerce*, kinerja

***THE EFFECT OF FINANCIAL LITERATURE, ACCESS TO CAPITAL,
MOTIVATION AND INTEREST IN USING E-COMMERCE ON UMKM
PERFORMANCE IN BULELENG REGENCY***

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ABSTRACT

This examine ambitions to determine the effect of financial literacy, get entry to to capital, motivation, and hobby in using e-trade on the overall performance of UMKM. This research is a kind of quantitative studies. The sample became decided the usage of the Slovin components with an blunders fee of 10% so that the quantity of respondents changed into 89 UMKM actors in Buleleng Regency who already had a Small and Medium enterprise License (IUMK). facts become received by means of distributing questionnaires the usage of google form media. The facts used is number one records in the form of respondents' answers and processed the usage of SPSS model 20. The outcomes of this study imply that economic literacy, get admission to to capital, motivation, and hobby in the use of e-commerce have a nice effect on the performance of UMKM inside the Buleleng Regency. The higher economic literacy, get entry to to capital, motivation, and interest in the use of e-trade, the better the overall performance of UMKM in Buleleng Regency.

Keywords: *financial literacy, capital, motivation, e-commerce, performance*