

**FAKTOR-FAKTOR YANG MEMPENGARUHI KEBERLANJUTAN  
USAHA UMKM SAAT PANDEMI COVID-19  
(Studi Kasus Pada UMKM se-Kecamatan Tegallalang)**

**Oleh**

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**ABSTRAK**

Penelitian ini ditujukan untuk menguji mengenai pengaruh dari teknologi informasi, kreativitas, modal usaha, kualitas produk serta literasi keuangan terhadap keberlanjutan usaha UMKM di Kecamatan Tegallalang saat pandemi Covid-19. Seluruh pelaku usaha mikro dan kecil dalam bidang usaha perdagangan dan non pertanian di Kecamatan Tegallalang yang merupakan populasi dalam penelitian ini. Menggunakan sampel penelitian sebanyak 89 responden. Menggunakan teknik analisis data yakni statistik deskriptif, uji asumsi klasik dan analisis regresi linier berganda menggunakan bantuan SPSS statistics versi 20. Hasil penelitian menyatakan bahwa, (1) Teknologi informasi memberi pengaruh yang positif dan signifikan terhadap keberlanjutan usaha UMKM saat pandemi Covid-19, (2) Kreativitas memberi pengaruh yang positif dan signifikan terhadap keberlanjutan usaha UMKM saat pandemi Covid-19, (3) Modal usaha memberi pengaruh yang positif dan signifikan terhadap keberlanjutan usaha UMKM saat pandemi Covid-19, (4) Kualitas produk memberi pengaruh yang positif dan signifikan terhadap keberlanjutan usaha UMKM saat pandemi Covid-19, dan (5) Literasi keuangan memberi pengaruh yang positif dan signifikan terhadap keberlanjutan usaha UMKM saat pandemi Covid-19.

**Kata Kunci:** Teknologi informasi, Kreativitas, Modal Usaha, Kualitas Produk, Literasi Keuangan, Keberlanjutan Usaha.

# FACTORS AFFECTING MSME BUSINESS SUSTAINABILITY DURING THE COVID-19 PANDEMIC

(Case Study on MSMEs in Tegallalang District)

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## ABSTRACT

*This study aimed to determine the effect of information technology, creativity, business capital, product quality and literacy on MSME businesses in Tegallalang District during the Covid-19 pandemic. All micro and small business actors in the trade and non-agricultural sectors in Tegallalang District are the population in this study. Using a research sample of 89 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) Information technology 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) Business capital had a positive and significant impact on MSME businesses during the Covid-19 pandemic, (4) Product quality had a positive and significant influence on MSME businesses during the Covid-19 pandemic, and (5) Financial literacy had a positive and significant impact on MSME businesses during the Covid-19 pandemic.*

*Keywords: Information Technology, Creativity, Business Capital, Product Quality, Financial Literacy, Business Sustainability.*