

**PENGARUH MODAL, PENGGUNAAN TEKNOLOGI
INFORMASI BERBASIS *E-COMMERCE* DAN
EFEKTIFITAS SISTEM PENGENDALIAN INTERNAL
TERHADAP KINERJA KEUANGAN UMKM DALAM
KONDISI PANDEMI COVID-19
(Studi Kasus: UMKM Kecamatan Buleleng)**

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ABSTRAK

Penelitian ini ditujukan untuk mengetahui pengaruh modal, penggunaan teknologi informasi berbasis *e-commerce* dan efektivitas sistem pengendalian internal terhadap kinerja keuangan. Metode kuantitatif dengan menggunakan data primer yang diperoleh dari data kuisisioner kemudian diukur menggunakan skala likert dengan rentang 1-5 adalah metode yang digunakan dalam penelitian ini. Penelitian ini dilakukan di UMKM yang berada di Kecamatan Buleleng, Kabupaten Buleleng, Bali dan tercatat dalam Dinas Perdagangan, Perindustrian dan Koperasi, Usaha Kecil dan Menengah Kabupaten Buleleng. Populasi dalam penelitian ini adalah seluruh UMKM di Kecamatan Buleleng yang tercatat periode tahun 2019-2020. Metode pengambilan sampel pada penelitian ini menggunakan kriteria tertentu sesuai dengan kebutuhan peneliti, sehingga diperoleh 35 sampel. Data penelitian ini dikumpulkan secara langsung ke tempat penelitian yang kemudian diolah dengan uji analisis regresi linier berganda dengan bantuan SPSS.

Hasil penelitian ini menyatakan bahwa variabel modal (X_1) berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM, variabel penggunaan teknologi informasi berbasis *e-commerce* (X_2) berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM, serta sistem pengendalian internal (X_3) berpengaruh positif dan signifikan terhadap kinerja keuangan UMKM.

Kata Kunci: Modal, Penggunaan Teknologi Berbasis E-Commerce, Pengendalian Internal dan Kinerja Keuangan

THE INFLUENCE OF CAPITAL, THE USE OF E-COMMERCE BASED INFORMATION TECHNOLOGY AND THE EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM ON THE FINANCIAL PERFORMANCE OF SMEs IN THE CONDITIONS OF THE PANDEMIC COVID-19
(Case Study: MSMEs Buleleng District)

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ABSTRACT

This study aims to determine the effect of capital, the use of e-commerce-based information technology and the effectiveness of the internal control system on financial performance. The quantitative method using primary data obtained from questionnaire data and then measured using a Likert scale with a range of 1-5 is the method used in this study. This research was conducted in MSMEs located in Buleleng District, Buleleng Regency, Bali and recorded in the Department of Trade, Industry and Cooperatives, Small and Medium Enterprises of Buleleng Regency. The population in this study were all MSMEs in Buleleng District recorded for the 2019-2020 period. The sampling method in this study used certain criteria according to the needs of the researcher, so that 35 samples were obtained. The research data was collected directly to the research site which was then processed by multiple linear regression analysis test with the help of SPSS.

The results of this study indicate that the capital variable (X1) has a positive and significant effect on the financial performance of MSMEs, the variable use of information technology based on e-commerce (X2) has a positive and significant effect on the financial performance of MSMEs, and the internal control system (X3) has a positive and significant effect on the financial performance of SMEs. MSME financial performance.

Keywords: Capital, Use of E-Commerce-Based Technology, Internal Control and Financial Performance