

**PENGARUH MODAL USAHA, PEMANFAATAN *E-COMMERCE*, DAN LITERASI KEUANGAN TERHADAP
KEBERLANGSUNGAN USAHA MIKRO, KECIL, DAN
MENENGAH (UMKM) DI MASA PANDEMI COVID-19
(Studi Kasus Pada UMKM di Kabupaten Buleleng)**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh modal usaha, pemanfaatan e-commerce, dan literasi keuangan terhadap keberlangsungan UMKM di masa pandemi Covid-19. Populasi penelitian ini yaitu pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) yang terdaftar di Dinas Koperasi dan UKM Kabupaten Buleleng tahun 2020 sejumlah 54.489 UMKM. Teknik sampel yang digunakan yaitu purposive sampling. Jumlah sampel dalam penelitian ini yaitu 100 responden. Teknik analisis data dalam penelitian ini adalah kuantitatif dengan menggunakan analisis regresi linear berganda. Hasil dari penelitian ini menunjukkan bahwa (1) modal usaha berpengaruh positif terhadap keberlangsungan UMKM di masa pandemi Covid-19, (2) pemanfaatan e-commerce berpengaruh positif terhadap keberlangsungan UMKM di masa pandemi Covid-19, (3) literasi keuangan berpengaruh positif terhadap keberlangsungan UMKM di masa pandemi Covid-19.

Kata kunci: Modal Usaha, Pemanfaatan E-commerce, Literasi Keuangan, Keberlangsungan Usaha

**THE INFLUENCE OF BUSINESS CAPITAL, *E-COMMERCE*
UTILIZATION, AND FINANCIAL LITERACY ON THE
SUSTAINABILITY OF MICRO, SMALL, AND MEDIUM
ENTERPRISES (*UMKM*) DURING THE COVID-19 PANDEMIC
(Case Study on *UMKM* in Buleleng Regency)**

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ABSTRACT

This study aimed to determine the influence of business capital, utilization of e-commerce, and financial literacy on the sustainability of *UMKM* during the Covid-19 pandemic. The population of this study consisted of micro, small, and medium enterprises registered at Dinas Koperasi dan UKM Kabupaten Buleleng in 2020 with a total of 54.489 *UMKM*. The sample technique used was purposive sampling. The number of samples in this study was 100 respondents. The data analysis technique in this study was a quantitative technique through multiple linear regression analysis. The results of this study have portrayed: (1) business capital positively affects the sustainability of *UMKM* during the Covid-19 pandemic, (2) the utilization of e-commerce positively affects the sustainability of *UMKM* during the Covid-19 pandemic, (3) financial literacy positively affects the sustainability of *UMKM* during the Covid-19 pandemic.

Keywords: Business Capital, E-commerce Utilization, Financial Literacy, Business Continuity