

RINGKASAN

Penelitian ini berjudul “Faktor-faktor yang Memengaruhi Keberlangsungan UMKM di Kabupaten Banyumas pada Masa Pandemi Covid-19”. Penelitian ini bertujuan untuk menganalisis (1) pengaruh literasi keuangan terhadap keberlangsungan UMKM di masa pandemi Covid-19, (2) pengaruh penggunaan *e-commerce* terhadap keberlangsungan UMKM di masa pandemi Covid-19, (3) pengaruh inovasi produk terhadap keberlangsungan UMKM di masa pandemi Covid-19, dan (4) pengaruh kesiapan berubah terhadap keberlangsungan UMKM di masa pandemi Covid-19.

Jenis penelitian ini adalah penelitian survei dengan menggunakan pendekatan kuantitatif. Teknik pengambilan sampel dalam penelitian menggunakan teknik *purposive sampling* dengan jumlah sampel berdasarkan rumus *Slovin* sebanyak 100 UMKM di Kabupaten Banyumas. Data yang digunakan adalah data primer yang didapatkan melalui kuesioner. Analisis data dalam penelitian ini menggunakan uji kualitas data, statistik deskriptif, uji asumsi klasik, dan uji regresi berganda.

Hasil dari penelitian ini menunjukkan bahwa: (1) literasi keuangan berpengaruh secara signifikan terhadap keberlangsungan UMKM di masa pandemi Covid-19; (2) penggunaan *e-commerce* berpengaruh secara signifikan terhadap keberlangsungan UMKM di masa pandemi Covid-19; (3) inovasi produk tidak berpengaruh dan tidak signifikan terhadap keberlangsungan UMKM di masa pandemi Covid-19; (4) kesiapan berubah tidak berpengaruh dan tidak signifikan terhadap keberlangsungan UMKM di masa pandemi Covid-19. Literasi keuangan, penggunaan *e-commerce*, inovasi produk, dan kesiapan berubah mampu menjelaskan variasi keberlangsungan usaha sebanyak 32,8%.

Kata Kunci: literasi keuangan, penggunaan *e-commerce*, inovasi produk, kesiapan berubah, keberlangsungan usaha, UMKM.

SUMMARY

The title of the study is "Factors Affecting the Sustainability of MSMEs in Banyumas Regency during the Covid-19 Pandemic". This study aims to analyze (1) the effect of financial literacy on the sustainability of MSMEs during the Covid-19 pandemic, (2) the effect of the use of e-commerce on the sustainability of MSMEs during the Covid-19 pandemic, (3) the effect of product innovation on the sustainability of MSMEs in the future. the Covid-19 pandemic, and (4) change readiness towards the sustainability of MSMEs during the Covid-19 pandemic.

This type of research is a survey research using a quantitative approach. The sampling technique used in this study was purposive sampling technique with a total sample size based on the Slovin formula of 100 MSMEs in Banyumas Regency. The data used are primary data obtained through a questionnaire. Data analysis in this study used data quality tests, descriptive statistics, classic assumption tests, and multiple regression tests.

The results of this study indicate that: (1) financial literacy has a significant effect on the sustainability of MSMEs during the Covid-19 pandemic; (2) the use of e-commerce has a significant effect on the sustainability of MSMEs during the Covid-19 pandemic; (3) product innovation has no effect and is not significant for the sustainability of MSMEs during the Covid-19 pandemic; (4) readiness to change has no effect and is insignificant for the sustainability of MSMEs during the Covid-19 pandemic. Financial literacy, use of e-commerce, product innovation, and readiness to change can explain the variation in business continuity by 32.8%.

Keywords: *financial literacy, use of e-commerce, product innovation, readiness to change, business continuity, MSMEs.*