

BAB V

PENUTUPAN

5.1 Kesimpulan

Penelitian ini bertujuan untuk memperoleh bukti empiris mengenai dampak penggunaan *information communication and technology* (ICT) terhadap kinerja UKM dengan inovasi keuangan sebagai variabel mediasi. Populasi penelitian ini adalah UKM yang berada di Kota Bukittinggi. Jenis data yang digunakan dalam penelitian ini adalah data primer. Teknik pengambilan sampel menggunakan metode *Purposive Sampling* yaitu teknik pemilihan data berdasarkan kriteria tertentu. Sampel pada penelitian ini 210 responden. Metode pengumpulan data yang digunakan dalam penelitian ini adalah metode survei yang diperoleh dari penyebaran kuesioner. Penelitian ini menggunakan analisis jalur (*path analysis*), untuk menganalisis data menggunakan program Smart PLS.

Berdasarkan penelitian yang telah dilakukan, maka dapat kesimpulan yang dapat diambil diantaranya sebagai berikut:

- a. ICT berpengaruh signifikan terhadap kinerja UKM. Hasil tersebut menunjukkan bahwa penggunaan ICT dapat meningkatkan kinerja UKM dalam pengembangan usaha, yang berdampak positif terhadap kinerja UKM. Manfaat penggunaan ICT dalam bisnis dapat meningkatkan efisiensi bisnis karena di zaman yang sudah maju ini UKM harus mampu mengikuti

tren sosial dengan cara berteknologi canggih untuk bersaing dan bertahan dalam bisnis.

- b. ICT berpengaruh signifikan terhadap inovasi keuangan. Hasil tersebut menunjukkan bahwa penggunaan ICT sebagai bentuk penyebaran informasi, penyebaran komunikasi dan inovasi keuangan sebagai sebuah solusi keuangan yang dapat mempermudah transaksi digital pada zaman modern saat ini. Dimana ICT yang mencakup komputer, laptop, smartphone dll, sehingga proses pembayaran yang instan dapat dilakukan dengan mudah seperti m-banking, Q-RIS, terutama di zaman digital yang serba cepat dan efisien.
- c. Inovasi keuangan berpengaruh signifikan terhadap kinerja UKM. Hasil tersebut menunjukkan bahwa inovasi keuangan telah membantu UKM dengan meminimalkan kebutuhan pembayaran tatap muka dan membuat transaksi lebih cepat dan lebih efisien. Oleh karena itu inovasi keuangan sangat berpengaruh terhadap kinerja UKM saat ini terutama dalam bentuk transaksi keuangan pada bisnis.
- d. ICT berpengaruh signifikan terhadap kinerja UKM dengan inovasi keuangan sebagai variabel mediasi. Hasil tersebut menunjukkan bahwa dalam lingkungan bisnis yang dinamis, ICT telah menjadi kekuatan pendorong kegiatan bisnis dan inovasi keuangan untuk meningkatkan efisiensi dan efektivitas serta mempertahankan daya saing dalam bentuk transaksi keuangan bisnis.

5.2 Keterbatasan

Selama melakukan penelitian ini peneliti menyadari bahwa masih terdapat kelemahan dan kekurangan, hal ini terjadi karena adanya keterbatasan yang peneliti hadapi, keterbatasan secara umum adalah:

- a. Objek penelitian ini hanya para pelaku UKM yang berada di Kota Bukittinggi yang dipilih sesuai dengan kriteria responden, sehingga pelaku UKM di daerah lain tidak ikut diteliti.
- b. Peneliti hanya menggunakan satu variabel independen, sehingga tidak mampu menjelaskan faktor lain yang mempengaruhi kinerja UKM.

5.3 Saran

Berdasarkan pada kesimpulan hasil pengujian hipotesis yang telah dilakukan maka dapat diajukan beberapa saran yang dapat memberikan manfaat dapat dipaparkan sebagai berikut:

- a. Pada penelitian selanjutnya diharapkan dapat memperluas objek penelitian yang akan diteliti seperti tingkat provinsi.
- b. Pada penelitian selanjutnya diharapkan dapat menambah variabel independen yang dapat mempengaruhi kinerja UKM.

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