

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas laporan keuangan dan inklusi keuangan terhadap kualitas laporan keuangan terhadap kinerja UMKM muslim di Semarang. Penelitian ini didasari banyaknya anggota UMKM Muslim di Kota Semarang tetapi perkembangan belum selaras dengan kinerja UMKM karena tidak ada laporan yang sesuai dengan Standar Akuntansi Keuangan (SAK).

Populasinya seluruh UMKM di Kota Semarang Tahun 2020 sejumlah 17.600. Sampel 99 responden dihitung dengan rumus slovin. Pengujian statistik menggunakan aplikasi *Partial Least Square* (PLS) dengan uji Outer Model (uji *Covergent Validity*, uji *Discriminant validity*, dan uji *Composite Reliability*), uji Inner Model (Uji *R Square* (R^2) dan Uji Hipotesis).

Hasil dari pengujian *covergent validity* dan uji *discriminant validity* menunjukkan nilai setiap variabel dinyatakan valid. Pengujian *R Square* menunjukkan nilai sebesar 0,820, sehingga diartikan kualitas laporan keuangan dan inklusi keuangan berpengaruh terhadap kinerja UMKM sebesar 82%, sisanya 18% dipengaruhi oleh variabel lain. Pengujian hipotesis 1 (H1) menunjukkan kualitas laporan keuangan berpengaruh positif signifikan terhadap kinerja UMKM, artinya semakin baik kualitas laporan keuangan, maka kinerja UMKM akan semakin baik. Hasil pengujian hipotesis 2 (H2) menunjukkan inklusi keuangan berpengaruh positif signifikan terhadap kinerja UMKM, artinya semakin baik inklusi keuangan, maka semakin baik kinerja UMKM.

Kata Kunci : Kualitas laporan keuangan, inklusi keuangan dan kinerja UMKM

ABSTRACT

The purpose study to analyze effect of quality of financial reports and financial inclusion on the performance of Moeslem UMKM in Semarang. This research is based on the too many of Moeslem UMKM members in Semarang city, but the development has not been in line with the performance because havent reports that are in accordance with the Financial Accounting Standards (FAS).

Population of all UMKM in Semarang City in 2020 is 17,600. The sample of 99 respondents was calculated using the Slovin formula. Statistical testing uses the Partial Least Square (PLS) application with the Outer Model test (Covergent Validity test, Discriminant validity test, and Composite Reliability test), Inner Model test (R Square (R^2) test and Hypothesis Test).

The results of covergent validity test and discriminant validity test showed that value of each variable was declared valid. R Square test shows a value of 0.820, so it means that quality of financial reports and financial inclusion affects performance of UMKM by 82%, the remaining 18% is influenced by other. Hypothesis 1 testing (H1) shows that quality of financial reports has a significant positive effect on the performance of UMKM, meaning that the better quality of financial reports, the better the performance of UMKM. The results of testing hypothesis 2 (H2) show that financial inclusion has a significant positive effect on the performance of UMKM, meaning that the better financial inclusion, the better the performance of UMKM.

Keywords: financial quality reports, financial inclusion, and performance of UMKM Moeslem