

## ABSTRAK

Besarnya kontribusi Usaha Mikro, Kecil, dan Menengah (UMKM) bagi perekonomian Indonesia, tercatat pada 2019 UMKM mampu memberi kontribusi kepada PDB Indonesia yakni sekitar 60,3%. Besarnya kontribusi juga terlihat dari tingginya penyerapan tenaga kerja dari sektor UMKM ini, yaitu hingga tahun 2018 sebanyak 97 % dari seluruh tenaga kerja di Indonesia. Namun dalam kenyataannya UMKM sering mengalami keterlambatan dalam pengembangannya dan mengalami kegagalan. Hal ini dikarenakan berbagai masalah konvensional yang tidak terselesaikan secara tuntas (closed loop problems).

Penelitian ini bertujuan untuk mengetahui pengaruh kualitas laporan keuangan, risiko usaha, dan kompetensi sumber daya manusia terhadap keberlangsungan usaha. Peneliti melakukan survei pada 120 pelaku usaha Industri Kecil dan Menengah di Jakarta Barat sebagai sampel penelitian. SEM PLS digunakan sebagai alat analisis dalam penelitian ini. Data penelitian yang digunakan berasal dari kuesioner yang dikumpulkan menggunakan metode survei.

Hasil penelitian menunjukkan bahwa kualitas laporan keuangan berpengaruh positif dan signifikan terhadap keberlangsungan usaha, risiko usaha berpengaruh negatif dan signifikan terhadap keberlangsungan usaha, dan kompetensi sumber daya manusia tidak berpengaruh positif dan signifikan terhadap keberlangsungan usaha.

**Kata Kunci :** Kualitas laporan keuangan, risiko usaha, kompetensi sumber daya manusia, keberlangsungan usaha

## **ABSTRACT**

*The large contribution of Micro, Small and Medium Enterprises (MSMEs) to the Indonesian economy, it was recorded that in 2019 MSMEs were able to contribute to Indonesia's GDP, which was around 60.3%. The magnitude of the contribution can also be seen from the high absorption of labor from the MSME sector, which until 2018 was 97% of all workers in Indonesia. However, in reality, MSMEs often experience delays in their development and experience failure. This is due to various conventional problems that have not been completely resolved (closed loop problems).*

*This study aims to determine the effect of financial report quality, business risk, and human resource competence on business sustainability. Researchers conducted a survey on 120 small and medium-sized businesses in West Jakarta as research samples. SEM PLS was used as an analytical tool in this study. The research data used came from questionnaires which were collected using a survey method.*

*The results show that the quality of financial reports has a positive and significant effect on business sustainability, business risk has a negative and significant effect on business sustainability, and human resource competence has no positive and significant effect on business sustainability.*

**Keyword:** *Financial report quality, business risk, human resource competence, business sustainability*