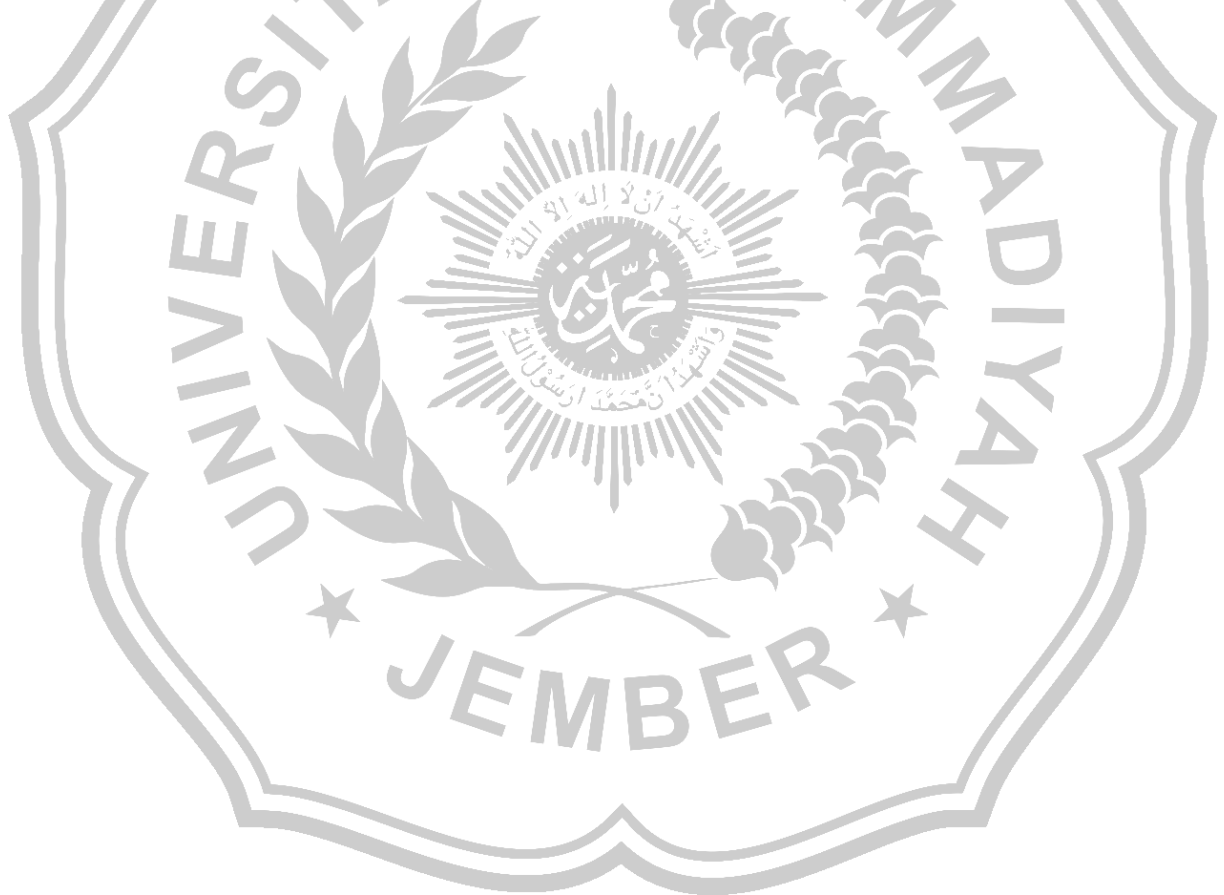


ABSTRAK

Usaha Mikro, Kecil, dan Menengah (UMKM) sektor kopi di Indonesia memiliki potensi besar namun menghadapi tantangan seperti rendahnya literasi digital, literasi keuangan, inovasi produk, dan orientasi kewirausahaan yang berdampak pada kinerja usaha. Penelitian ini bertujuan menguji pengaruh literasi digital, literasi keuangan, inovasi produk, dan orientasi kewirausahaan terhadap kinerja UMKM kopi di Kecamatan Tanggul Kabupaten Jember. Metode penelitian menggunakan pendekatan kuantitatif dengan teknik survei melalui kuesioner kepada 40 responden UMKM kopi yang dipilih menggunakan purposive sampling. Analisis data dilakukan dengan regresi linier berganda setelah uji validitas, reliabilitas, dan asumsi klasik. Hasil penelitian menunjukkan bahwa literasi digital, literasi keuangan, inovasi produk, dan orientasi kewirausahaan berpengaruh positif dan signifikan terhadap kinerja UMKM kopi. Secara simultan, keempat variabel menjelaskan variasi kinerja UMKM. Kesimpulan penelitian adalah semua hipotesis diterima, sehingga diperlukan peningkatan literasi dan inovasi untuk meningkatkan kinerja UMKM kopi di wilayah tersebut.

Kata Kunci: Literasi Digital, Literasi Keuangan, Inovasi Produk, Orientasi Kewirausahaan, Kinerja UMKM, Kopi.



ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) in the coffee sector in Indonesia have significant potential but face challenges such as low digital literacy, financial literacy, product innovation, and entrepreneurial orientation, which impact business performance. This study aims to examine the influence of digital literacy, financial literacy, product innovation, and entrepreneurial orientation on the performance of coffee MSMEs in Tanggul District, Jember Regency. The research uses a quantitative approach with a survey method through questionnaires distributed to 40 coffee MSME respondents selected using purposive sampling. Data analysis was conducted using multiple linear regression after validity, reliability, and classical assumption tests. The results show that digital literacy, financial literacy, product innovation, and entrepreneurial orientation have a positive and significant effect on coffee MSME performance. Simultaneously, the four variables explain the variation in MSME performance. The conclusion is that all hypotheses are accepted, so improvements in literacy and innovation are needed to enhance coffee MSME performance in the area.

Keywords: Digital Literacy, Financial Literacy, Product Innovation, Entrepreneurial Orientation, MSME Performance, Coffee.

