

Peran Gaya Pengambilan Keputusan Wirausahawan pada Performa Keuangan UMKM yang Dimediasi oleh Entrepreneurial Ecosystem = The Role of Entrepreneurial Decision Making Style in MSME Financial Performance Mediated by Entrepreneurial Ecosystem

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Abstrak

Penelitian ini dilakukan dengan tujuan ingin mengetahui faktor yang mempengaruhi performa keuangan UMKM, yaitu dari sisi gaya pengambilan keputusan wirausahawan, dan faktor mediasinya, yaitu entrepreneurial ecosystem. Sampel yang digunakan dalam penelitian ini merupakan para wirausahawan atau pelaku UMKM di Indonesia yang berada di Jakarta, Jawa, dan Bali dan tergabung dalam komunitas IBAN (Indonesia Brand Activist Network). Terdapat 165 responden yang terkumpul dengan menggunakan metode purposive sampling. Kemudian diolah dan dianalisis menggunakan Partial Least Square - Structural Equation Method (PLS-SEM). Hasil penelitian ini menunjukkan dampak gaya pengambilan keputusan pada performa keuangan UMKM dan membantu para UMKM memahami pentingnya ekosistem dan latar belakang individu dalam keberlangsungan usaha. Gaya pengambilan keputusan direpresentasikan oleh rational, intuitive, dependent, spontaneous, dan avoidant. Dimana, wirausahawan dengan gaya pengambilan keputusan rational, intuitive, dependent, dan spontan memiliki dampak yang lebih kuat pada performa keuangan UMKM yang baik, dibandingkan avoidant. Walaupun, tidak ada gaya pengambilan keputusan yang paling menonjol, karena memiliki lebih dari satu gaya bukan fenomena umum. Entrepreneurial ecosystem disini direpresentasikan oleh educational institutional support, regional entrepreneurial culture, dan business and social network, dimana terbukti menjadi mediasi antara gaya pengambilan keputusan dan performa keuangan, kecuali regional entrepreneurial culture. Penelitian ini diharapkan dapat membantu UMKM memahami penggunaan gaya pengambilan keputusan terhadap keputusan bisnisnya.

.....This research was conducted with the aim of knowing the factors that influence the financial performance of MSMEs, namely in terms of entrepreneurial decision-making style, and the mediating factor, namely entrepreneurial ecosystem. The sample used in this study are entrepreneurs or MSMEs in Indonesia who are in Jakarta, Java and Bali and are members of the IBAN community (Indonesia Brand Activist Network). There were 165 respondents collected using purposive sampling method. Then processed and analyzed using Partial Least Square - Structural Equation Method (PLS-SEM). The results of this study show the impact of decision-making style on the financial performance of MSMEs and help MSMEs understand the importance of ecosystems and individual backgrounds in business continuity. Decision making styles are represented by rational, intuitive, dependent, spontaneous, and avoidant. Where, entrepreneurs with rational, intuitive, dependent, and spontaneous decision-making styles have a stronger impact on the good financial performance of MSMEs, compared to avoidants. Although, there is no predominant decision-making style, because having more than one style is not a common phenomenon. Entrepreneurial ecosystem here is represented by educational institutional support, regional entrepreneurial culture, and business and social networks, which are proven to mediate between decision-making style and financial performance, except for regional entrepreneurial culture. This research is expected to help MSMEs understand the use of decision-making styles for their business decisions.