

INTISARI

UMKM berbasis pertanian di Kabupaten Sleman memiliki peran signifikan dalam mendorong perekonomian daerah namun kinerja keuangan yang masih kurang optimal dikarenakan kurangnya penerapan teknologi digital dan lemahnya dukungan modal struktural serta sistem pengelolaan keuangan yang belum terintegrasi dengan baik. Penelitian ini bertujuan untuk menganalisis pengaruh transformasi digital dan modal struktural terhadap kinerja keuangan UMKM berbasis pertanian di Kabupaten Sleman dengan sistem informasi keuangan sebagai variabel intervening. Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan *Structural Equation Model* (SEM-PLS) melalui SmartPLS versi 3.0. Lokasi penelitian ini dilakukan di Kabupaten Sleman, memiliki 94 responden. Hasil penelitian ini menunjukkan bahwa transformasi digital dan modal struktural berpengaruh positif dan signifikan terhadap kinerja keuangan serta sistem informasi keuangan memediasi hubungan keduanya yang berarti bahwa pemanfaatan teknologi digital dan kesiapan struktur organisasi mampu meningkatkan efisiensi, akurasi laporan serta daya saing keuangan UMKM di era ekonomi digital.

Kata Kunci : Transformasi digital, Modal Struktural, Kinerja Keuangan, UMKM berbasis Pertanian

Abstract

Agriculture-based Micro, Small, and Medium Enterprises (MSMEs) in Sleman Regency play a vital role in supporting the regional economy; however, their financial performance remains suboptimal due to the limited adoption of digital technology, weak structural capital, and inadequately integrated financial management systems. This study aims to examine the influence of digital transformation and structural capital on the financial performance of agriculture-based MSMEs in Sleman Regency, with the financial information system serving as an intervening variable. The research employed a quantitative descriptive approach using SEM-PLS with SmartPLS version 3.0, involving 94 respondents selected from agriculture-based MSMEs in Sleman Regency. The results indicate that digital transformation and structural capital have a positive and significant effect on financial performance, and that the financial information system mediates the relationship between the two. These findings suggest that the effective implementation of digital technology and the readiness of organizational structures can enhance efficiency, reporting accuracy, and the financial competitiveness of MSMEs in the digital economy era.

Keywords : Transformation Digital, Structural Capital, Financial Performance, Agriculture based MSMEs