

ABSTRAK

Kliniksandang Production merupakan UMKM di Yogyakarta yang bergerak di bidang produksi pakaian *custom* dan berambisi transformasi menjadi pabrik garmen. UMKM sering menghadapi kendala dalam pengaksesan pendanaan eksternal karena dianggap belum siap investasi oleh investor dan lembaga keuangan. Permasalahan ini umumnya disebabkan oleh keterbatasan kesiapan finansial, tata kelola, operasional, serta rendahnya adopsi teknologi. Hal permasalahan ini menjadikan kesenjangan antara kondisi manajemen yang masih bersifat informal dan tuntutan profesionalisme dari investor eksternal. Penelitian ini bertujuan untuk mengukur tingkat kesiapan investasi (*investment readiness*) dari aspek finansial, legal, operasional, dan strategis serta menganalisis peran inovasi teknologi berbasis *Attribute-Based Decision Making* (ABDM) dalam pengembangan usaha. Dengan demikian dapat menganalisis faktor kritikal yang menjadi penghambat utama untuk mencapai status siap investasi.

Penelitian ini menggunakan pendekatan kualitatif dengan metode *action research* yang bersifat partisipatif dan penulis juga bertindak sebagai pemilik usaha. Pengumpulan data dilakukan melalui wawancara semi-terstruktur dengan narasumber internal dan eksternal (investor, perbankan, dan konsultan), observasi lapangan, serta analisis dokumen. Analisis data dilakukan menggunakan triangulasi sumber kerangka kerja *Investment Readiness Index* (IRI) dan *Technology Readiness Index* (TRI) yang mencakup aspek finansial, legal dan tata kelola, operasional, serta strategis dan inovasi. Hasil penelitian menunjukkan bahwa Kliniksandang Production berada pada tingkat kesiapan investasi kategori menengah dengan tren positif. Meskipun transparansi keuangan dan *agility* operasional menjadi kekuatan, perusahaan masih menghadapi kendala dalam formalisasi SOP, standarisasi laporan keuangan, dan dokumentasi strategi jangka panjang. Analisis teknologi menunjukkan tingkat optimisme yang tinggi dan resistensi yang rendah, sehingga perusahaan dinilai siap mengadopsi sistem *Attribute-Based Decision Making* (ABDM). Disimpulkan bahwa perusahaan siap menerima investasi secara bertahap. Sistem *Attribute-Based Decision Making* (ABDM) tidak hanya berfungsi sebagai alat operasional, tetapi juga sebagai strategi marketing untuk meningkatkan kepercayaan investor dengan membuktikan bahwa pengambilan keputusan bisnis didasarkan pada atribut data yang terukur dan rasional. Kebaruan penelitian ini terletak pada integrasi kerangka kerja *investment readiness* dan *technology readiness* dalam konteks UMKM di negara berkembang. Penggunaan pendekatan *Attribute-Based Decision Making* (ABDM) yang diposisikan sebagai pemasaran strategis untuk menarik minat investor.

Kata kunci: *Kesiapan Investasi (Investment Readiness), UMKM, kesiapan teknologi (technology readiness), Attribute-Based Decision Making (ABDM), Action Research, Strategi Bisnis.*

ABSTRACTS

Kliniksandang Production is an MSME in Yogyakarta specializing in custom apparel production with the ambition to transform into a garment factory. MSMEs often face challenges in accessing external funding as they are frequently perceived as not investment-ready by investors and financial institutions. These issues are generally attributed to limitations in financial readiness, governance, and operations, as well as low technology adoption. This creates a gap between the informal nature of current management and the professionalism demanded by external investors. This study aims to assess the level of investment readiness across financial, legal, operational, and strategic aspects, and to analyze the role of technological innovation based on Attribute-Based Decision Making (ABDM) in supporting business development. Consequently, this study analyzes the critical factors serving as the main barriers to achieving investment-ready status.

This study employs a qualitative approach using a participatory action research method and researcher also acts as the business owner. Data collection was conducted through semi-structured interviews with internal and external sources (investors, banking representatives, and consultants), field observations, and document analysis. Data analysis was performed using source triangulation within the Investment Readiness Index (IRI) and Technology Readiness Index (TRI) frameworks, covering financial, legal and governance, operational, as well as strategic and innovation aspects. The results indicate that Kliniksandang Production is at a medium level of investment readiness with a positive trend. Although financial transparency and operational agility are identified as strengths, the company still faces challenges regarding SOP formalization, financial report standardization, and long-term strategy documentation. Technology analysis reveals high optimism and low resistance, suggesting the company is ready to adopt the Attribute-Based Decision Making (ABDM) system. It is concluded that the company is ready to receive investment in stages. The Attribute-Based Decision Making (ABDM) system functions not only as an operational tool but also as a marketing strategy to enhance investor confidence by demonstrating that business decisions are based on measurable and rational data attributes. The novelty of this research lies in the integration of investment readiness and technology readiness frameworks within the context of MSMEs in developing countries, specifically positioning the Attribute-Based Decision Making (ABDM) approach as a strategic marketing tool to attract investor interest.

Keywords: *Investment Readiness, MSME, Technology Readiness, Attribute-Based Decision Making (ABDM), Action Research, Business Strategy.*