

**PENGARUH PENERAPAN *ENTERPRISE RISK MANAGEMENT* DAN
KEBERLANGSUNGAN USAHA TERHADAP KINERJA UMKM DI SUB-
SEKTOR “USAHA MENENGAH” DI WILAYAH KECAMATAN
BAURENO KABUPATEN BOJONEGORO**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh penerapan Enterprise Risk Management (ERM) dan keberlangsungan usaha terhadap kinerja UMKM di Sub-Sektor Usaha Menengah di Wilayah Kecamatan Baureno Kabupaten Bojonegoro. Pandemi Covid-19 membuat beberapa pelaku usaha mengalami banyak risiko seperti halnya, kerugian bahkan ancaman beberapa risiko hingga risiko kebangkrutan. Penelitian ini menggunakan analisis regresi linier berganda. Kinerja UMKM dianggap sebagai variabel terikat, sedangkan ERM dan keberlangsungan usaha adalah variabel bebas. Sampel yang digunakan dalam penelitian ini menggunakan metode Sensus atau sampel yaitu seluruh populasi UMKM di Sub-Sektor Usaha Menengah yang berada di Wilayah objek penelitian yaitu Kecamatan Baureno Kabupaten Bojonegoro. Hasil uji hipotesis menunjukkan bahwa Enterprise Risk Management (ERM) dan keberlangsungan usaha terhadap kinerja UMKM. Hal ini disebabkan bahwa mayoritas pelaku UMKM yang berada di Kecamatan Baureno dinahkodai oleh owner atau pemilik UMKM itu sendiri hal ini menyebabkan semua hal yang dilakukan berdasarkan pengalaman yang didapatkan. Selanjutnya, para pelaku UMKM di Kecamatan Baureno enggan berinvestasi karena masih terkendala oleh laba yang masih cenderung belum stabil, Dikarenakan faktor demografi di wilayah tersebut merupakan wilayah dengan mayoritas sentral pertanian.

Kata Kunci: *Enterprise Risk Management*, Keberlangsungan Usaha (*Sustainability*) Kinerja (*Performance*),

**THE EFFECT OF THE IMPLEMENTATION OF ENTERPRISE RISK
MANAGEMENT AND BUSINESS SUSTAINABILITY ON MSME
PERFORMANCE IN THE “MEDIUM BUSINESS” SUB-SECTOR IN THE
BAURENO DISTRICT, BOJONEGORO REGENCY**

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ABSTRACT

This study aims to examine the effect of implementing Enterprise Risk Management (ERM) and business sustainability on the performance of MSMEs in the Medium Enterprise Sub-Sector in Baureno District, Bojonegoro Regency. The Covid-19 pandemic has made several business actors experience many risks, such as losses and even the threat of several risks to the risk of bankruptcy. This study uses multiple linear regression analysis. MSME performance is considered as the dependent variable, while ERM and business continuity are independent variables. The sample used in this study using the Census method or sample, namely the entire population of MSMEs in the Medium Business Sub-Sector in the research object area, Baureno District, Bojonegoro Regency. The results of the hypothesis test show that Enterprise Risk Management (ERM) and business continuity on the performance of MSMEs. This is due to the fact that the majority of MSME actors in Baureno District are led by the MSME owner or owner himself, this causes everything to be done based on the experience gained. Furthermore, MSME actors in Baureno District are reluctant to invest because they are still constrained by profits which still tend to be unstable, due to demographic factors in the region which is an area with a majority of central agriculture.

Keyword: Enterprise Risk Management, Performance, Sustainability