

ABSTRAK

Ketahanan usaha pelaku Usaha Mikro dan Kecil (UMK) perempuan menjadi perhatian penting di tengah perubahan pasar dan percepatan digitalisasi. Pemanfaatan teknologi digital dipandang sebagai sumber daya yang berpotensi mendukung kemampuan adaptif usaha. Studi ini menguji hubungan antara adopsi teknologi digital dan ketahanan usaha dengan mempertimbangkan pemberdayaan sebagai mekanisme perantara serta literasi keuangan sebagai faktor penguat. Penelitian menggunakan pendekatan kuantitatif melalui survei pada pelaku UMK perempuan sektor makanan dan dianalisis dengan *Partial Least Squares Structural Equation Modeling* (PLS-SEM).

Hasil analisis mengindikasikan adanya hubungan positif antara pemanfaatan teknologi digital dan ketahanan usaha. Pemberdayaan berperan dalam memperkuat keterkaitan tersebut, sementara literasi keuangan meningkatkan besarnya pengaruh yang muncul. Peningkatan kapasitas digital dan finansial berkontribusi terhadap keberlanjutan usaha skala mikro dan kecil.

Kata kunci: adopsi teknologi digital, ketahanan usaha, pemberdayaan, literasi keuangan, UMK

ABSTRACT

Business resilience among women-owned Micro and Small Enterprises (MSEs) has become increasingly critical amid rapid digital transformation and market volatility. Digital technology adoption is widely regarded as a strategic resource capable of enhancing firms' adaptive capacity. This study examines the relationship between digital technology adoption and business resilience, incorporating empowerment as a mediating mechanism and financial literacy as a moderating factor. A quantitative survey was conducted among women-owned MSEs in the food sector, and the data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The findings indicate a positive association between digital technology adoption and business resilience. Empowerment functions as a mediating mechanism that strengthens this relationship, while financial literacy amplifies the magnitude of the observed effect. The results suggest that the development of digital capabilities, complemented by enhanced individual and financial capacity, contributes to sustaining the resilience of micro and small enterprises operating in dynamic environments.

Keywords: *digital technology adoption, business resilience, women's empowerment, financial literacy, micro and small enterprises.*