

ABSTRAK

PENGARUH *FINANCIAL INCLUSION*, *FINANCIAL LITERACY*, DAN PENGGUNAAN INFORMASI AKUNTANSI MANAJEMEN, TERHADAP *SUSTAINABILITY* UMKM DI KOTA PADANG

Usaha Mikro, Kecil, dan Menengah (UMKM) merupakan pilar utama perekonomian Indonesia, termasuk di Kota Padang yang mencatat 47.963 unit UMKM pada 2025 dengan kontribusi signifikan terhadap penyerapan tenaga kerja dan Produk Domestik Regional Bruto (PDRB). Namun, tantangan keberlangsungan (*sustainability*) UMKM dipengaruhi oleh inklusi keuangan (*financial inclusion*), literasi keuangan (*financial literacy*), serta penggunaan informasi akuntansi manajemen. Penelitian ini menguji pengaruh ketiga variabel independen tersebut terhadap *sustainability* UMKM jenis saji, ritel, dan jasa di lima kecamatan Kota Padang (Padang Timur, Padang Selatan, Koto Tengah, Kuranji, Lubuk Begalung). Penelitian bertujuan menganalisis pengaruh *financial inclusion*, *financial literacy*, dan penggunaan informasi akuntansi manajemen terhadap *sustainability* UMKM secara parsial dan simultan, dengan dasar teori agensi serta kerangka konseptual yang didukung penelitian terdahulu seperti Rani & Desiyanti (2024) dan Kusumaning Asmoro et al. (2025). Metode Penelitian kuantitatif dengan menggunakan Structural Equation Modeling Partial Least Squares (SEM-PLS) SmartPLS 4. Populasi 25.465 UMKM, sampel 379 responden dipilih melalui proportionate stratified random sampling berdasarkan kecamatan dan jenis usaha. Data primer dikumpul via kuesioner skala Likert 1-5, diuji validitas (AVE >0.5, loading >0.7, Fornell-Larcker), reliabilitas (CR >0.7), dan hipotesis via bootstrapping (t-statistik >1.96, p<0.05). Hasil penelitian Model outer memenuhi convergent validity (AVE Financial Inclusion 0.657, Financial Literacy 0.729, Penggunaan Informasi Akuntansi Manajemen 0.614, Sustainability 0.611) dan discriminant validity. Deskripsi variabel menunjukkan kategori

baik (rata-rata respons setuju/sangat setuju >60%). Pengujian inner model (R-square, multikolinearitas) valid; hipotesis diuji signifikan berdasarkan path coefficient dan uji t (detail tabel 26). Kesimpulan & Saran menunjukkan Financial inclusion, financial literacy, dan penggunaan informasi akuntansi manajemen berpengaruh signifikan terhadap sustainability UMKM di Kota Padang. Saran: Pelaku UMKM tingkatkan literasi dan akuntansi manajemen; pemerintah perkuat program inklusi keuangan; akademisi kembangkan riset lanjutan. Penelitian berkontribusi bagi pengelolaan UMKM berkelanjutan.

Kata Kunci: *Financial Inclusion, Financial Literacy, Dan Penggunaan Informasi Akuntansi Manajemen, Terhadap Sustainability Umkm Di Kota Padang*

ABSTRAK

Micro, Small, and Medium Enterprises (MSMEs) are a key pillar of the Indonesian economy, including in Padang City, which recorded 47,963 MSME units in 2025, contributing significantly to employment and Gross Regional Domestic Product (GRDP). However, the challenges of MSME sustainability are influenced by financial inclusion, financial literacy, and the use of management accounting information. This study examines the influence of these three independent variables on the sustainability of food, retail, and service MSMEs in five districts of Padang City (East Padang, South Padang, Koto Tangah, Kuranji, and Lubuk Begalung). The study aims to analyze the influence of financial inclusion, financial literacy, and the use of management accounting information on MSME sustainability partially and simultaneously, based on agency theory and a conceptual framework supported by previous research such as Rani & Desiyanti (2024) and Kusumaning Asmoro et al. (2025). The quantitative research method used Structural Equation Modeling Partial Least Squares (SEM-PLS) SmartPLS 4. The population was 25,465 MSMEs, with a sample of 379 respondents selected through proportionate stratified random sampling based on sub-district and business type. Primary data were collected via a 1-5 Likert scale questionnaire, tested for validity (AVE >0.5, loading >0.7, Fornell-Larcker), reliability (CR >0.7), and hypothesis testing via bootstrapping (t-statistic >1.96, p<0.05). The outer model met convergent validity (AVE for Financial Inclusion 0.657, Financial Literacy 0.729, Use of Management Accounting Information 0.614, Sustainability 0.611) and discriminant validity. The variable descriptions showed good categorization (average agree/strongly agree responses >60%). The inner model testing (R-square, multicollinearity) was valid; The hypothesis was tested for significance based on the path coefficient and t-test (details in Table 26). Conclusions and Recommendations show that financial inclusion, financial literacy, and the use of management

accounting information significantly influence the sustainability of MSMEs in Padang City.

Recommendations: MSMEs should improve literacy and management accounting; the government should strengthen financial inclusion programs; and academics should develop further research.

This research contributes to sustainable MSME management.

Keywords: *Financial Inclusion, Financial Literacy, and Use of Management Accounting Information on the Sustainability of MSMEs in Padang City*