

ABSTRAK

Pengaruh *Financial Literacy* Terhadap *Sustainability* UMKM di Kota Padang

Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Literacy* terhadap *Sustainability* Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Padang. UMKM memiliki peran penting dalam perekonomian, namun masih menghadapi tantangan dalam menjaga keberlanjutan usaha. Salah satu faktor yang diduga mempengaruhi keberlanjutan tersebut adalah Tingkat *Financial literacy* pelaku usaha. *Financial literacy* dalam penelitian ini diukur melalui indikator pengetahuan, perilaku, dan sikap keuangan, sedangkan *sustainability* diukur melalui pertumbuhan keuangan, strategi, struktural, dan organisasional.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 379 pelaku UMKM yang tersebar di lima kecamatan di Kota Padang. Analisis data dilakukan menggunakan *Structural Equation Modeling–Partial Least Square* (SEM-PLS) dengan bantuan SmartPLS.

Hasil penelitian menunjukkan bahwa *Financial Literacy* berpengaruh positif dan signifikan terhadap *Sustainability*, dengan nilai koefisien sebesar 0,527, *t-value* 14,215 ($>1,96$), dan *p-value* 0,000 ($<0,05$). Nilai *R-Square* sebesar 0,278 menunjukkan bahwa 27% variasi *sustainability* dijelaskan oleh *financial literacy*, sedangkan sisanya dipengaruhi oleh faktor lain. Semakin baik literasi keuangan pelaku UMKM, semakin tinggi tingkat keberlanjutan usahanya.

Kata Kunci: *Financial Literacy*, *Sustainability* UMKM.

ABSTRACT

The Impact of Financial Literacy on MSME Sustainability in Padang City

This study aims to analyze the influence of financial literacy on the sustainability of micro, small, and medium enterprises (MSMEs) in Padang City. MSMEs play a vital role in the economy, but still face challenges in maintaining business sustainability. One factor suspected of influencing this sustainability is the level of financial literacy of business actors. Financial literacy in this study is measured through indicators of financial knowledge, behavior, and attitudes, while sustainability is measured through financial growth, strategy, structure, and organization.

This study used a quantitative approach with a survey method of 379 MSMEs across five sub-districts in Padang City. Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS.

The results show that financial literacy has a positive and significant effect on sustainability, with a coefficient of 0.527, a t-value of 14.215 (>1.96), and a p-value of 0.000 (<0.05). The R-Square value of 0.278 indicates that 27% of the variation in sustainability is explained by financial literacy, with the remainder influenced by other factors. The better the financial literacy of MSMEs, the higher the level of sustainability of their businesses.

Keywords: Financial Literacy, MSME Sustainability.