

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *financial inclusion* dan *financial literacy* terhadap *sustainability* UMKM di Kota Padang. Penelitian menggunakan pendekatan kuantitatif dengan jenis *explanatory research* untuk menguji hubungan kausal antar variabel melalui pengujian hipotesis. Data primer diperoleh melalui penyebaran kuesioner berskala likert lima poin kepada 379 UMKM yang ditentukan berdasarkan tabel *Krejcie* dan *Morgan* dari total populasi 25.465 unit usaha. Teknik pengambilan sampel menggunakan *proportionate stratified sampling* berdasarkan wilayah kecamatan dan jenis usaha agar representatif. Penelitian dilakukan pada lima kecamatan di Kota Padang, yaitu Padang Timur, Padang Selatan, Koto Tengah, Kuranji, dan Lubuk Begalung, dengan fokus pada sektor saji, ritel, dan jasa. Analisis data dilakukan menggunakan *Structural Equation Modeling–Partial Least Squares (SEM-PLS)*. Hasil penelitian menunjukkan bahwa *financial inclusion* berpengaruh positif dan signifikan terhadap *sustainability* UMKM, dari pengolahan data diperoleh nilai *p-value* sebesar 0,000 dengan *t-statistic* 12,040. Serta *financial literacy* juga berpengaruh positif dan signifikan terhadap *sustainability* UMKM, dari pengolahan data diperoleh nilai *p-value* sebesar 0,000 dengan *t-statistic* 13,324. Nilai yang diperoleh dari pengolahan data tersebut telah memenuhi kriteria pengujian ( $t > 1,96$  dan  $p < 0,05$ ). Temuan ini menunjukkan bahwa peningkatan akses terhadap layanan keuangan formal serta kemampuan pengelolaan keuangan yang baik mampu meningkatkan keberlanjutan usaha UMKM.

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

## **ABSTRACT**

*This study aims to analyze the influence of financial inclusion and financial literacy on the sustainability of MSMEs in Padang City. The study used a quantitative approach with explanatory research to examine the causal relationship between variables through hypothesis testing. Primary data were obtained by distributing a five-point Likert-scale questionnaire to 379 MSMEs determined based on the Krejcie and Morgan table from a total population of 25,465 business units. The sampling technique used proportionate stratified sampling based on sub-district and business type to ensure representativeness. The study was conducted in five sub-districts in Padang City, namely East Padang, South Padang, Koto Tengah, Kuranji, and Lubuk Begalung, with a focus on the food, retail, and service sectors. Data analysis was performed using Structural Equation Modeling–Partial Least Squares (SEM-PLS). The results showed that financial inclusion had a positive and significant effect on the sustainability of MSMEs, from data processing obtained a p-value of 0.000 with a t-statistic of 12.040. Financial literacy also has a positive and significant impact on MSME sustainability. Data processing yielded a p-value of 0.000 with a t-statistic of 13.324. The values obtained from the data processing met the testing criteria ( $t > 1.96$  and  $p < 0.05$ ). These findings indicate that increased access to formal financial services and sound financial management skills can improve the sustainability of MSME businesses.*

**Keywords: Financial Inclusion, Financial Literacy, MSME Sustainability**